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ABSTRACT

This teacher's guide is designed for use in helping adult basic education (ABE) students to develop beginning language skills. Addressed in the individual units of the guide are the following topics: occupational knowledge, consumer economics, health and safety, government and law, and community resources. Each unit contains some or all of the following: a self-inventory, teacher preparation instructions, and various classroom activities in the form of games, matching exercises, puzzles, sample forms, simulations, and worksheets. Also provided in the guide is a copy of the final report of the 310 project during which the guide was developed. Included in this report are discussions of the goals of the guide, procedures for its use, characteristics of the low-level reader, strategies for working with low-level readers, development of instructional materials, and language arts for beginners. (MN)

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A 310 ADULT EDUCATION PROJECT

#98-3003

LANGUAGE ARTS FOR BEGINNERS

Teacher's Guide & Final Report

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July 1, 1982 - June 30, 1983

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LANGUAGE ARTS FOR BEGINNERS

TEACHERS GUIDE AND FINAL REPORT
July 1, 1982 - June 30, 1983

1. INTRODUCTION

Both the national mandate and Pennsylvania's ABE state plan stress that emphasis should be given to adults who are least educated and most in need of services. This is also in line with this country's employment initiative since a minimum of fifth grade education is necessary in almost all cases for adults to be accepted into skills training programs leading to employment.

Academic improvement is essential for 0-4 level ABE students. So is life skills education. Together, and only together, do they form the curriculum that will enable learners to acquire the basic skills necessary to function in society: ABE's first mandate. But an integrated academic/life skills curriculum for 0-4 adults is not readily available on the commercial market, and teachers (mainly part-time practitioners) do not have the time to develop one. Lancaster-Lebanon IU 13 made a start toward developing such a curriculum in 1982 with its 310 project, **BASIC SKILLS MADE EASY.**

BASIC SKILLS MADE EASY is a teacher's card catalogue of one hundred lesson plans dealing with individual life skills topics. Each card is directed toward a specific competency in one of five Adult Proficiency Level areas: 1) Occupational Knowledge; 2) Consumer Economics; 3) Health and Safety; 4) Government and Law, and 5) Community Resources. Each BASIC SKILLS MADE EASY card details a lesson plan which includes teacher preparation suggestions, academic and life skills to be practiced in the plan, specific activities, a demonstration of competence, and an individual life skill activity.

Since few commercial materials are available at the 0-4 level, the cards are mainly generic, calling for the teacher to develop specific recommended games, lists, puzzles, role play situations and activities for each competency. It was perceived that the part-time ABE teacher might not have the time or equipment to develop these materials. Hence, this project.

2. DESCRIPTION OF THE PROJECT

LANGUAGE ARTS FOR BEGINNERS developed and field tested a language arts and consumer mathematics curriculum for ABE beginners. Since 0-4 level students are for the most part uncomfortable and unsuccessful with standard reading techniques reminiscent of past failures, the project utilized such non-traditional activities as games, puzzles, and other exercises to flesh out the lesson plans suggested in BASIC SKILLS MADE EASY.

We hoped to prove that while learning could be fun, it need not be demeaning for the adult student. Curriculum specialists prepared: 1. word lists and vocabulary development exercises, 2. word recognition games, 3. tapes to be used in class, 4. math-oriented problem solving activities and games, 5. language development activities, and 6. testing activities, etc. - in fact, all the materials that are needed for the teacher to use the lesson plans suggested by BASIC SKILLS MADE EASY.

3. HOW TO USE THE PROGRAM

LANGUAGE ARTS FOR BEGINNERS, which is housed in a three-ring binder for convenience in duplication, includes all the games, puzzles, tapes, dialogues, and other learning activities needed to teach the lesson plans from BASIC SKILLS MADE EASY. Because both programs work so closely together, strict cross-referencing of the materials with the lesson plan is needed. If a lesson plan calls for teacher-made materials, a cover page is provided.

Each LANGUAGE ARTS FOR BEGINNERS cover page contains, 1. the title and card number of the BASIC SKILLS MADE EASY lesson plan, 2. an explanation of the materials suggested in the Teacher Preparation section of the BASIC SKILLS MADE EASY plan, 3. answers to all student activities. Behind the cover page are the actual materials. Teachers are instructed to either duplicate the page for student use, read the page to the students, or use the page for their own information.

To use LANGUAGE ARTS FOR BEGINNERS, look first at the BASIC SKILLS MADE EASY card code in the upper left corner. The matching LANGUAGE ARTS FOR BEGINNERS cover page has the same number-letter code in the upper right corner. What each BASIC SKILLS MADE EASY card outlines in the Teacher Preparation section, LANGUAGE ARTS FOR BEGINNERS provides for the teacher either on the corresponding cover page or on pages following the cover page. Answers to exercises are included on the cover page. The Teacher Preparation notes on the cover page recommend how the materials should be used. Some uses are: duplicate and give to students, make a transparency, copy and cut into cards, read to students, for teacher's use only. It is left to the teacher to decide whether to use as recommended or use in an alternate way.

4. CHARACTERISTICS OF THE ADULT LOW LEVEL READER

The project's authors recognize and applaud individual differences. We stand in awe of the spirit that drives adults back to learning despite previous failures. We provide the following list for new teachers to use as an awareness guide, never as a generalization or judgment call for all students.

1. Because of past failures, adult students may have low self-images.
2. Adult students may hesitate to express themselves.
3. Adult students are aware of deficiencies and desire pragmatic information.
4. Adult students have a core of knowledge.
5. Many adult students believe in a "live for today" philosophy.
6. Adult students are probably below average scholastically. This may be due to lack of opportunity as much as to lack of ability.
7. Adult students won't put up with "busy work".
8. Adult students are embarrassed by illiteracy.

5. STRATEGIES FOR WORKING WITH LOW LEVEL ADULT READERS

BASIC SKILLS MADE EASY and LANGUAGE ARTS FOR BEGINNERS utilize the following strategies to address the unique problems incurred when working with low level adult readers:

A. All materials are created or adapted to the level of the student. Success is built into the program.

B. The program employs small groups, extensive task training, practice before oral presentation, and privacy for difficult tasks.

C. LANGUAGE ARTS FOR BEGINNERS teaches basic reading skills via a life skills format.

D. Lesson plans usually start with the students' knowledge.

E. Each plan gives immediate use of a new life skill.

F. An active learning method is geared to student involvement. Lectures, etc., are kept to a minimum.

G. All assignments are relevant to the life skills taught.

H. Privacy is included in the plans whenever a threatening situation arises.

4. PROGRAM GOALS

Several major goals run through all the games and activities included in LANGUAGE ARTS FOR BEGINNERS. The all-important goal is remembering the low reading level of the adult student. In all cases, great care was taken to find, create, or adapt materials to the 0-4 reading level. Because of the emphasis on life skills, some of the vocabulary is difficult (job application words or hospital outpatient words). Since the vocabulary could not be changed to the level of the students, more drills and exercises for the same words were included.

The second major goal is student involvement. Everyone learns best by doing - adult students are no exception. However, adult students sometimes feel uncomfortable with classwork because of past failures. This concern is addressed by always helping adult students complete the assigned tasks.

For role-play, the dialogue is pre-written and practiced; games are personalized; tape recordings are done in private with corrections possible, and silent readings are done while the teacher reads as tapes are played. Discussions are either led after information is given or in a free-wheeling brainstorming fashion. When a student is asked to fill out a form or perform a skill, that activity has already been demonstrated, explained, and defined. In order not to threaten the student, activities such as lecture note-taking, comprehension worksheets, writing or oral reading are kept to an absolute minimum.

The third major goal is tailoring the information to the student. Adult students who are low level readers need life skills as much as they need reading. They need to read street signs, make bus reservations, buy clothes and insurance. Since the adult student is already interested in learning these life skills, the emphasis in the lesson plans is on the life skill. But the method used in teaching the life skill also teaches basic reading skills.

The last major goal in LANGUAGE ARTS FOR BEGINNERS is fun. Whenever possible, dialogues are made funny, games are introduced, humorous situations are used. The aim is to lead the adult basic education student to enjoy the lessons. Everyone enjoys learning in a relaxed atmosphere - perhaps no one deserves it more than the adult student learning to read.

5. DESCRIPTIONS OF GAMES AND ACTIVITIES

An alphabetical listing of games and activities and their respective lesson plans can be found later in this manual.

1. Activities such as Concentration, Find-a-Word Puzzles, Go Fish, or Bingo use the same rules as found in commercially prepared games.
2. Time-honored reading activities such as Scrambled Words, Crossword Puzzles, Hangman, Matching Columns, Word Wheels, Flash Cards, or similar exercises need no explanation.

3. **Cinquaine** - Student writes a blank verse poem. There are three variations:

Line 1: one word	one noun	subject word
Line 2: two words	two adjectives	descrp/subject
Line 3: three words	three verbs	? description
Line 4: four words	four word sentence	writer's response to subject
Line 5: five words	one noun	restatement of subject word

4. **Blankity Blank Blank** - Student goes to chalkboard and puts same number of blanks as letters in a word he has chosen. Class guesses letters. Play continues until the word is guessed or whole alphabet is used.

5. **Trade** cards and lists are prepared. Each student gets a list and five cards not on the list. The class trades with each other until each student has five cards matching the five items on the list. This game aids word recognition skills.

6. **Chance** is played to match words with definitions. Three cards are dealt to each student. The rest of the cards go face down in the center. Students ask for a word or a definition. Other students must give the card or tell the asker to go to the center for a card. The object of the game is to get pairs of cards with words and meanings.

7. To play the **Fringe Benefit Game**, the teacher reads the situations on cards drawn at random. Students get points by naming the fringe benefit to suit the situation. The winner has the most points after all cards are read.

8. **Shazam** can be used in many different ways. The cards are put in a container and then drawn by the student. The student can read the word, define it, use it in a sentence, or give its opposite. If the student is correct, the card is kept. If a Shazam card is drawn, that student must return all cards to the container. The student holding the most cards after all cards have been drawn from the container is the winner.

9. **Fish Bowl** is designed to check student's knowledge of a particular meaning, spelling, recognition or use of a word in a sentence. The words to be used are printed on small cards, folded, and put into a fish bowl, hat, or other container. Students take turns drawing cards from the fish bowl and practice the skills using the word on the card. There is no winner or loser. Practice is the game!

10. Beat the Clock is used to check students' word recognition skills. It is important that the teacher read the word list with each student before the students take turns racing each other. The student who reads fastest with the least mistakes is the winner. Any student who has severe problems with oral reading should not be expected to play this game in front of the class. Some teachers may prefer to time each student privately and then announce the winner's time and score.

11. The game of Ladder reinforces beginning and ending sounds. The students are to start a word with the same letter ending the preceding word. The teacher should make certain that given words form a ladder before asking students to do it.

12. Supercar! is as unrealistic as can be imagined. Students are to create a supercar for a given situation and then write the car ad abbreviations to describe the supercar. The class then reads the ad. The fun involved in this exercise is secondary to the language skills needed to create, write, and abbreviate. But the students pay attention to the fun.

13. Role-play is used quite often in the program because it is felt that personal involvement initiates interest for the adult student. However, many adult students feel threatened by having to make up dialogue as the role-play progresses. Therefore, most role-play situations have the dialogue already written or the situation so well-defined that inventing dialogue is easy. It is recommended that the teacher help the students practice the dialogue before the role-play is presented.

14. Brainstorming is a technique in which an idea is presented to a group. The group orally lists as many responses as it can. The teacher or a student acts as secretary and records the listing. The crucial fctor in brainstorming is that no negative or positive judgments to the responses are allowed. Free-wheeling ideas are welcome, and quantity is desired.

Further information on brainstorming can be found in the following book:
Osborn, Alexander F. APPLIED IMAGINATION; Principles and Practices of Creative Thinking. New York: Scribner, 1957.

15. **Learning Centers** can be used with the adult student in lesson plans which have a large number of related topics. One activity is suggested per center, but at the completion of all centers, the student is able to demonstrate competence in all topics. Learning Centers in a classroom with one teacher are generally individual or paired activities.

Further information on Learning Centers can be found in the following book:
Voight, Ralph Claude. Invitation to Learning; The Learning Center Handbook. Washington: Acropolis Books, 1971.

16. **The Discovery Principle** mentioned in the classroom activities is simply a descriptive name for deductive reasoning. Led through a series of questions asked by the teacher, the student draws conclusions based on his/her observations.

Deductive reasoning is explained in:
Dewey, John. Logic, The Theory of Inquiry.. New York: H. Holt & Company, 1938.

17. **The Card Reader** referred to in the specific life skills cards is a specialized tape recorder (also known as a "language master" or "tutorette") designed to play material recorded on a 3 1/2" x 9" language master card (also known as an audiocard). A strip of magnetic tape on the bottom of the card allows teachers/students to record words or a short sentence for repeated use.

18. When a plan calls for a **Chart to Fill In**, it is expected that the teacher will give the class spellings for more difficult words.

19. Some lesson plans include **Pictures** to be shown to the class. In all cases, the pictures are meant to stimulate oral expression.

20. **Sketches** used in the plans have been carefully created to be situations common to adult student life. Since adult students are often withdrawn about personal situations, it was felt that giving sketches or situations to students was preferable to asking the students to supply them. The same philosophy governs the use of dialogues or questions to be read in class.

21. **Life Skills** - Whenever possible, it is always preferable to have the adult student actually perform the life skill being discussed. Thus, the large number of **Sample Applications and Forms** included. Students are asked to fill out a voter registration form, an application for a social security card, or an order form for merchandise. Students are also asked to

call numbers listed on Telephone Cards or to tape in class, an interview with a prospective employer. They are led through a Mock Election to teach the electoral process. All these exercises deal with life skills in the most realistic method available in the classroom.

6. DESIGN YOUR OWN GAMES AND ACTIVITIES

Designing your own teaching aids is easiest when you adapt existing games and exercises. Thus, instead of matching puzzle pieces in Concentration, a game of matching words for word recognition can be designed. Go Fish becomes a word and definition game. And Tic Tac Toe squares are filled in only when a correct answer is given.

Shazam, Fish Bowl, and other simple games can be used to reinforce any number of skills: definitions of words, pronunciation, opposites, use of words in sentences, phonetic spelling, etc.

Find-a-Word, Spell-a-Word, and Crossword Puzzles are easier to design if graph (quadrille) paper is used. Graph paper's blue lines won't copy on many duplicating machines, so clean copies can be made directly from originals.

When designing more complicated exercises such as the Mock Election or the Union Role Play Game, eliminate details. Deal only with large concepts and big simple blocks of information. Always keep in mind that the purpose is to teach the adult to read and perform life skills.

7. FIELD TESTING AND EVALUATION

LANGUAGE ARTS FOR BEGINNERS was field tested in ABE classes, a learning center and by literacy volunteers in Beaver County. It was determined that each lesson took approximately one hour; 45 minutes for the learning activities and 20 minutes for the demonstration of competence and individual life skills activity. Comments from students and staff were favorable. A copy of the survey of reading activities and the evaluation sheet from the Beaver County Literacy program appear in Appendices A and B.

LISTING OF ACTIVITIES BY READING SKILL

Card numbers for the activities can be found in the alphabetical listing found in this manual.

1. Abbreviations
   - Maps
   - Road Map Match Game
   - Supercar!
2. Aural Comprehension
   - Discovery Principle
   - Movie
   - Tapes to Listen to in Class
3. Beginning Sounds
   - Ladder
   - I'm Thinking of a Word
4. Brainstorming
5. Categorizing
   - Categorizing
   - Checklist
   - Tax Man Game
   - Trade
6. Learning Stations
7. Listing
   - List of Situations
   - True/False List
   - What Does Not Belong?
   - Yes/No List
8. Oral Expression
   - Dialogue or Questions to Read
   - Mock Election
   - Role Play
   - Taping in Class
   - Telephone Cards
   - Union Role Play Game
9. Math Activity
10. Picture Reading
    - Cartoons
    - Traffic Signs

11. Reasoning
    - Collect a Guess
    - Fringe Benefit Game
    - Pictures
    - Sketches

12. Sentences
    - I'm Going to an Interview
    - Sentences to Complete

13. Sequencing

14. Spelling
    - Blankity Blank Blank
    - Hangman
    - Scrambled Words
    - Spell-a-Word

15. Word Comprehension
    - Comparison Chart to Read
    - Graphs
    - Sample Applications and Forms

16. Word Definition
    - Chance
    - Concentration
    - Crossword Puzzle
    - Go Fish
    - Fish Bowl
    - Matching Columns
    - Match Up Cards
    - Shazam
    - Tic Tac Toe

17. Word Recognition
    - Beat the Clock
    - Bingo
    - Concentration
    - Find-a-Word Puzzle
    - Fish Bowl
    - Language Master Cards
    - Shazam
    - Word Wheel

18. Writing
    - Chart to Fill In
    - Cinquaine

ALPHABETICAL INDEX OF GAMES, EXERCISES, AND ACTIVITIES

Beat The Clock - - - - - - - - - - - - - GL IVD15
Blankity Blank Blank - - - - - - - - - GL IVC10
HS IIIA3
Bingo - - - - - - - - - - - - - - - - - GL IVD16
Brainstorming - - - - - - - - - - - - - GL IVD18
CE IIB12
CE IIB14
HS IIID15
Cartoons - - - - - - - - - - - - - - - - OK IB13
OK IC17
Categorizing - - - - - - - - - - - - - GL IVD17
Chance - - - - - - - - - - - - - - - - - GL IVA3
CE IIA7
HS IIIA3
Chart to Fill In - - - - - - - - - - - GL IVA3
GL IVD16
GL IVD18
GL IVD20
OK IB16
CE IIB10
CR VB10
CR VC16
HS IIIA6
HS IIIC12
Checklist - - - - - - - - - - - - - - - GL IVB6
OK IC17
CE IIA6
CR VB9
CR VB10
HS IIIB8
Cinquaine - - - - - - - - - - - - - - - GL IVA2
Collect a Guess - - - - - - - - - - - - CR VC18
Comparison Chart to Read - - - - - - - CE IIC19
HS IIIB10
HS IIIE20
Concentration Game - - - - - - - - - - OK IA4
OK IA7
CE IIA4
CE IIB11
CR VB11
CR VC13
Crossword Puzzle - - - - - - - - - - - GL IVB7
OK IB9
OK IC19
CE IIC18
CR VC13

Dialogue or Questions to Read	OK IB12
	OK IB14
	OK IB15
	CE IIC16
	HS IIIA5
	HS IIIE19
Discovery Principle	OK IA8
	OK IB12
	CR VB7
	CR VB12
Field Trip	*
Find-a-Word Puzzle	GL IVB9
	CR VA3
	CR VC19
Fishbowl	GL IVE20
	OK IA2
	OK IA6
	CR VC13
Go Fish	CR VC20
Graphs	CE IIA2
	HS IIIA6
Flash!	OK IB9
	CR VA1
	CR VA5
Fringe Benefit Game	OK IB11
Hangman	GL IVB7
	HS IIIA3
	HS IIIA4
I'm Thinking of a Word	GL IVE20
	OK IB11
I'm Going to an Interview	OK IB13
Ladder	CE IIB14
Language Master Cards	OK IA6
	OK IB9
	OK IB10
	OK IC18
Learning Stations	CR VB9
List of Situations	GL IVA1
	GL IVC13
Maps	CR VA6
Matching Columns	GL IA4
	GL IVE19
	OK IB10
	OK IC18
	OK IC20
	CR VA2
	CR VB8
	CR VB9
Match Up Cards	GL IVB9
Math Activity	GL IVD18
	GL IVE19
	OK IC19
	CE IIA1
	CE IIA2
	CE IIA3
	CE IIA6

Mock Elections	GL IVC14
Movies	GL IVC13
	GL IVC14
	OK IA1
	OK IB13
	OK IC17
	CE IIC17
	CR VA3
	HS IIIA5
Pictures	GL IVB5
	GL IVB7
	GL IVC11
	CR VA1
	CR VA3
	CR VB10
	CR VC19
	HS IIID17
Resource People	*
Road Map Match Game	CR VA4
Role-Play	GL IVA2
	GL IVB8
	GL IVC12
	OK IC17
	CE IIA7
	CE IIB12
	CE IIB14
	CE IIC18
	CR VA1
	HS IIIB8
	HS IIIC14
Sample Applications and Forms	*
Scrambled Words	CE IIC20
Sentences to Complete	OK IA6
	OK IB13
	CE IIC19
	CE IIC20
Sequencing	GL IVA2
	GL IVC11
	GL IVC14
	CR VA1
Shazam	GL IVD17
	OK IA4
	CE IIC19
	CR VC18
Sketches	GL IVC10
	GL IVD17
	OK IA2
	CE IIA5
	CR VA5
	CR VA6
	CR VB10
	CR VB11
	CR VC14
	CR VC15

Spell-a-Word - - - - - - - - - - - - - - HS IIIB7
Supercar! - - - - - - - - - - - - - - - - CE IIB12
Tapes to Listen to in Class - - - - - - GL IVB6
GL IVB9
GL IVE19
OK IC19
CE IIB9
CE IIC16
CE IIC17
CR VA1
HS IIIA3
HS IIID16
Tapes to Make in Class - - - - - - - - GL IVA4
OK IB12
CR VB9
Tax Man Game - - - - - - - - - - - - - - CE IIA6
Telephone Cards - - - - - - - - - - - - CR VB8
Teletrainer - - - - - - - - - - - - - - - CR VB10
Tic Tac Toe - - - - - - - - - - - - - - GL IVC11
Trade - - - - - - - - - - - - - - - - - - CR VC17
True/False List - - - - - - - - - - - - GL IVB8
Union Role Play Game - - - - - - - - - - OK IC20
What Does Not Belong? - - - - - - - - GL IVA2
Word Lists - - - - - - - - - - - - - - - Found throughout units
Word Wheel - - - - - - - - - - - - - - - OK IA6
OK IB10
OK IB11
CR VA3
CR VC14
Yes/No List - - - - - - - - - - - - - - GL IVB6

SOURCE BOOKS FOR THE TEACHER OF ADULT LOW LEVEL READERS

ADULT BASIC EDUCATION: GUIDE FOR TEACHERS AND TEACHER TRAINERS. Published for the Trainer-of-Trainers Workshop Committee by the National Association for Public School Adult Education, Department of NEA. July, 1968.

GUIDE TO CURRICULA FOR DISADVANTAGED ADULT PROGRAMS. Dr. Edwin Smith and McKinley C. Martin. Dr. Curtis Ulmer, editor. Prentice-Hall, Inc., Princeton, NJ 1972.

TEACHING THE CULTURALLY DISADVANTAGED ADULT. Dr. Curtis Ulmer, Prentice-Hall, Inc., Princeton, NJ 1972.

APPLIED IMAGINATION; PRINCIPLES AND PRACTICES OF CREATIVE THINKING. Alexander F. Osborn. Scribner, NY 1957.

INVITATION TO LEARNING: THE LEARNING CENTER HANDBOOK. Ralph Claude Voight. Acropolis Books, Washington. 1971.

THE THEORY OF LOGIC. John Dewey, H. Holt & Company, New York, 1938.

APPENDIX A

HARRY T. ZECHMAN, JR., Ed. D., EXECUTIVE DIRECTOR

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Exceptional Children Services

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LANGUAGE ARTS FOR BEGINNERS

ABSTRACT

LANGUAGE ARTS FOR BEGINNERS will develop and field test language arts and consumer mathematics materials for ABE beginners that utilize basic reading and math to teach life skills content. The project will utilize non-traditional activities such as games, puzzles, experience stories, and role play situations to flesh out the lesson plans suggested by the 310 "BASIC SKILLS MADE EASY". A teacher's manual accompanying the materials will suggest strategies for working with low level adult readers, detail instructional techniques, and outline methods for integrating basic reading and math with life skills information.

General information is needed from field sites outlining and evaluating strategies used with the ABE pupil on a 0-4 reading level.

1. How many students are enrolled in your class? ____________
2. Of those students, how many are at a 0-4 reading level? __________
3. How many of these students do you work with at a time? _________
4. How many hours do you meet with each student per week? _______
5. How long is each session? ___________
6. What is the age range of your level 0-4 students? ____________

Language Arts for Beginners
page 2

Which of these strategies do you use in your classroom? Please rate each from lowest to highest frequency.

(lowest) 1	2	3	4	5(highest)	
					Games- commercial board games
					Games- teacher made games
					Movies
					Tape Recording
					Oral Reading
					Auditory Activities
					Role Playing
					Silent Reading
					Comprehension Worksheets
					Tutoring - student & teacher
					Tutoring - student & student
					Brain Storming
					Learning Stations
					Cloze Procedure
					Language Masters
					Matching Columns
					Writing Activities
					Poetry
					Lecture
					Demonstrations

Can you suggest any other successful strategies: ______________________________

____

____

Please find enclosed a set of cards prepared for Basic Skills Made Easy and the supplementary materials developed for Language Arts for Beginners. Each test site will review one basic knowledge area. After looking through the Basic Skills made Easy cards, please rate which activities your teachers would use if the materials were already prepared for you. Check these on the chart below.

(lowest) 1	2	3	4	5(highest)	
					Games- commercial board games
					Games- teacher made games
					Movies
					Tape Recording
					Oral Reading
					Auditory Activities
					Role Playing
					Silent Reading
					Comprehension Worksheets
					Tutoring - student & teacher
					Tutoring - student & student
					Brain Storming
					Learning Stations
					Cloze Procedure
					Language Masters
					Matching Columns
					Writing Activities
					Poetry
					Lecture
					Demonstrations

Please have a teacher or team of teachers field test at least five of the cards enclosed along with the corresponding Language Arts for Beginners supplemental materials. Then have them fill out the Teacher Evaluation and work with students to complete the Student Evaluation.

STUDENT EVALUATION	PLEASE CIRCLE	
1. Was the lesson interesting?	yes	no
2. Was the lesson easy to understand?	yes	no
3. Did the reading materials help you?	yes	no
4. Did you learn something from the lesson?	yes	no
5. Did the information help you?	yes	no
6. Do you feel you need to learn more on this topic?	yes	no

TEACHER EVALUATION	PLEASE CIRCLE	
1. Was the topic relevant to your student's needs?	yes	no
2. Were the directions clear?	yes	no
3. Did the activities stimulate interest in the topic?	yes	no
4. Were the Demonstration of Competency and the Life Skill activity a good method to check the students' competency?	yes	no
5. Were the basic skills appropriately identified?	yes	no
6. Were the materials appropriate for the level competency of the students?	yes	no

How long did this lesson plan take to present? ______________________________

COMMENTS:

B.A. Mancie
Adult Literacy Beaver Project
2020 Main Street
Aliquippa, PA 15001

APPENDIX B

Please have a teacher or team of teachers field test at least five of the cards enclosed along with the corresponding Language Arts for Beginners supplemental materials. Then have them fill out the Teacher Evaluation and work with students to complete the Student Evaluation.

Reading Want Ads

STUDENT EVALUATION

PLEASE CIRCLE

1. Was the lesson interesting? [✓ yes] no
2. Was the lesson easy to understand? [✓ yes] no
3. Did the reading materials help you? [✓ yes] no
4. Did you learn something from the lesson? [✓ yes] no
5. Did the information help you? [✓ yes] no
6. Do you feel you need to learn more on this topic? [✓ yes] no

TEACHER EVALUATION

PLEASE CIRCLE

1. Was the topic relevant to your student's needs? [✓ yes] no
2. Were the directions clear? [✓ yes] no
3. Did the activities stimulate interest in the topic? [✓ yes] no
4. Were the Demonstration of Competency and the Life Skill activity a good method to check the students' competency? [✓ yes] no
5. Were the basic skills appropriately identified? [✓ yes] no
6. Were the materials appropriate for the level competency of the students? [✓ yes] no

How long did this lesson plan take to present? 45 mins for introductory session

COMMENTS: 20 mins for "Demonstration of Competence & Individual Life Skill Activity"

LANGUAGE ARTS FOR BEGINNERS

OCCUPATIONAL KNOWLEDGE

TEACHER PREPARATION A: Review abstract for movie, Finding the Right One, to be used with *Classroom Activity* C.

ABSTRACT - FINDING THE RIGHT ONE

Emphasizes making a clear appraisal of abilities and interests before selecting which jobs will be applied for.

TEACHER PREPARATION C: Work Experience Inventory will help students find their work interests and abilities in *Classroom Activity* D and E and in the *Demonstration of Competence*. Make a copy for each student.

Card IA1
Classroom Activity D & E
Demonstration of Competence

WORK EXPERIENCE INVENTORY

Directions: Read each work activity listed below.
If you have ever done that activity, check the box under YES.
If you have never done the activity, check the box under NO.
If you have done other similar work, add that activity at the bottom.

A CLERICAL

Have you had any experience....?

	YES	NO
1. Typing letters or forms	☐	☐
2. Addressing envelopes	☐	☐
3. Sorting mail	☐	☐
4. Filing letters or office forms	☐	☐
5. Answering telephones	☐	☐
6. Running a switchboard	☐	☐
7. Running a copying machine	☐	☐
8. Running other office machines	☐	☐
9. Keeping records	☐	☐
10. Greeting visitor	☐	☐
11. Collecting money	☐	☐

12. Other clerical work:

B SALES

Have you had any experience...?

	YES	NO
1. Selling newspapers or magazines	☐	☐
2. Selling things door to door	☐	☐
3. Selling things in a store	☐	☐

SALES (Continued)	YES	NO
4. Selling things at a fair	☐	☐
5. Selling raffles or tickets	☐	☐
6. Selling fruits and vegetables	☐	☐
7. Working behind a food counter	☐	☐
8. Other sales work:		

C SERVICE	YES	NO
Have you had any experience...?		
1. Taking care of young children	☐	☐
2. Cooking meals	☐	☐
3. Mowing lawns and doing garden work	☐	☐
4. Dusting, polishing and doing household cleaning.	☐	☐
5. Helping in a restaurant	☐	☐
6. Helping in a hotel	☐	☐
7. Cutting or washing peoples' hair	☐	☐
8. Shopping for groceries	☐	☐
9. Waiting on tables	☐	☐
10. Baking pastry	☐	☐
11. Other service work:		

D PHYSICAL	YES	NO
Have you had any exprience....?		
1. Cutting or sawing firewood	☐	☐
2. Moving furniture	☐	☐
3. Loading and unloading trucks	☐	☐
4. Painting houses	☐	☐

Card IA1
Classroom Activity D & E
Demonstration of Competence

PHYSICAL (Continued)	YES	NO
5. Digging ditches	☐	☐
6. Packing boxes	☐	☐
7. Packing fruits and vegetables	☐	☐
8. Moving equipment	☐	☐
9. Other physical work:		

E DRIVING/OPERATING	YES	NO
Have you had any experience...?		
1. Driving cars	☐	☐
2. Driving a tractor	☐	☐
3. Driving a motorcycle	☐	☐
4. Operating a snow plow	☐	☐
5. Operating a fork lift	☐	☐
6. Operating farm equipment	☐	☐
7. Driving a truck	☐	☐
8. Operating an electric drill	☐	☐
9. Operating a movie camera	☐	☐
10. Operating a power boat	☐	☐
11. Operating an electric saw	☐	☐
12. Other driving/operating work:		

F MECHANICAL/REPAIRING	YES	NO
Have you had any experience....?		
1. Fixing broken toys	☐	☐

MECHANICAL/REPAIRING (Continued)

	YES	NO
2. Repairing bikes	☐	☐
3. Making electrical repairs	☐	☐
4. Building cabinets	☐	☐
5. Repairing small appliances	☐	☐
6. Building hi-fi equipment	☐	☐
7. Repairing radios and TV's	☐	☐
8. Tuning car engines	☐	☐
9. Repairing damaged cars	☐	☐
10. Building models	☐	☐

11. Other mechanical/repair work:

G CARING/HELPING

Have you had any experience...?

	YES	NO
1. Taking care of children	☐	☐
2. Helping old people	☐	☐
3. Being in charge of a club or team	☐	☐
4. Caring for sick people	☐	☐
5. Working in a camp	☐	☐
6. Doing volunteer work	☐	☐
7. Helping new students at school	☐	☐
8. Helping people with problems	☐	☐
9. Helping on cleanup drives	☐	☐
10. Helping teachers	☐	☐

11. Other caring/helping work:

Card IA1
Classroom Activity D & E
Demonstration of Competence

H **CREATIVE**	**YES**	**NO**
Have you had any experience...?		
1. Singing or dancing in a show	☐	☐
2. Playing a musical instrument	☐	☐
3. Acting in a play	☐	☐
4. Working in a play	☐	☐
5. Making your own clothes	☐	☐
6. Writing stories or poems	☐	☐
7. Taking photos	☐	☐
8. Working in pottery	☐	☐
9. Putting up displays	☐	☐
10. Drawing or painting pictures	☐	☐
11. Making your own designs	☐	☐
12. Other creative work:		

Reprinted: JANUS JOB PLANNER. Janus Book Publishers, Hayward, CA 1976.

TEACHER PREPARATION A: The list of five Situations and Jobs is to be read to the class as *Classroom Activity A* to stimulate discussion.

SITUATIONS AND JOBS

1. Bill likes the outdoors. He prides himself on being able to fix anything. Bill might like to work as a:
   a. car salesman
   b. carpenter
   c. newspaper reporter

2. Rhonda likes working with people. She is very good at math. Rhonda might like to be a:

   a. grocery store checker
   b. bookkeeper work at home
   c. circus acrobat

3. Shirley is a lively person. She likes to always be on the go. She also likes dressy clothes and working with people. Shirley might like to be a:

   a. movie theater ticket seller
   b. forest ranger
   c. make-up demonstrator for department stores

4. David doesn't like to travel. He likes to work with tiny details and he needs quiet to concentrate. David might like to be a:

   a. cook at an elementary school
   b. truck driver
   c. bookkeeper at a small local firm

5. Annie wants to be her own boss. She wants to work with young children. Annie might like to be a:

   a. professional babysitter
   b. worker on a production line
   c. children's photographer

ANSWERS A:

1. b
2. a
3. c
4. c
5. a or c

TEACHER PREPARATION A: The following Sentences with Abbreviations are to be written on the chalkboard in *Classroom Activity* A as an introduction to want ad abbreviations.

1. 3 openings for take-chg individs, excell typing and shrthnd.
2. need exp swr mach oper to work pt time afts, hrly wages plus piece rate. Call for appt, trans nec.
3. secy-typist, 80 wpm, to be trnee in paralegal prof.

ANSWERS A:

1. Three openings for take-charge individuals, excellent typing and shorthand.
2. Need experienced sewing machine operator to work part-time afternoons, hourly wages plus piece rate. Call for appointment, transportation necessary.
3. Secretary-typist, 80 words per minute, to be trainee in paralegal profession.

TEACHER PREPARATION B: Make a copy of Want Ad Abbreviations and Meanings for each student. The list will be used by teacher and class in *Classroom Activity* A to learn definitions. Teacher will select fifteen abbreviations to be defined by the student as the *Demonstration of Competence*. Students will keep the list for future reference.

TEACHER PREPARATION C: Copy Shazam Game for Word Recognition and cut into cards to use in *Classroom Activity* B.

TEACHER PREPARATION D: Make one copy of the Concentration Game Cards for Words and Abbreviations for each pair of students. Cut the cards and use to play Concentration in *Classroom Activity* D.

ANSWERS D: WORDS AND ABBREVIATIONS

div. - division
exp. - experience
sal. - salary
trnee. - trainee
ind. - industrial
nec. - necessary
P.M. - afternoon
appt.- appointment

manuf. - manufacturing
dept. - department
exc. - excellent
ref. - references
lt. - light
oper. - operator
eqpt. - equipment
hvy. - heavy

asst. - assistant
ftr. - future
mech. - mechanical
grad. - graduate
lic. - license
mo. - month
H.S. - High School
wkr. - worker

TA4
Classroom Activity A

WANT AD ABBREVIATIONS AND MEANINGS

1.	exp.	experience
2.	yrs.	years
3.	a.m.	morning
4.	aft.	afternoon
5.	sal.	salary
6.	wk.	week
7.	pd.	paid
8.	appt.	appointment
9.	mech.	mechanical
10.	grad.	graduate
11.	mo.	month
12.	pt.	part
13.	asst.	assistant
14.	temp.	temporary
15.	H.S.	high school
16.	const.	construction
17.	wkr.	worker
18.	hvy.	heavy
19.	bet.	betterment
20.	comm.	commercial
21.	trnee.	trainee
22.	eqpt.	equipment
23.	co.	company
24.	p.m.	evening
25.	maint.	maintenance
26.	adv.	advertising
27.	bgn.	begin
28.	clk.	clerk
29.	div.	division
30.	dir.	directions
31.	lt.	light
32.	nec.	necessary
33.	mgr.	manager
34.	op.	operator
35.	elec.	electrical
36.	eves.	evenings
37.	ftr.	future
38.	gd.	good
39.	inc.	including
40.	refs.	references
41.	hrly.	hourly
42.	secy.	secretary
43.	typ.	typing
44.	wpm.	words per minute
45.	jr.	junior
46.	lic.	license

Card IA4
Classroom Activity B

SHAZAM GAME FOR WORD RECOGNITION

SHAZAM!	SHAZAM!	SHAZAM!	SHAZAM!	SHAZAM!
SHAZAM!	advertising	appointment	assistant	business
division	department	corporation	commission	clerk
experience	excellent	general	headquarters	hourly
salary	references	manufacturing	maintenance	license
trainee	conditions	equipment	future	graduate
industrial	light	heavy	mechanical	minimum
necessary	operator	shorthand	secretary	temporary
afternoon	beginning	manager	month	high school
construction	junior	worker	requirement	including

Card IA4
Classroom Activity D

CONCENTRATION GAME CARDS FOR WORDS AND ABBREVIATIONS

div.	appt.	mo.	afternoon	operator
exp.	manuf.	H.S.	industrial	equipment
sal.	trnee.	wkr.	excellent	assistant
nec.	dept.	hrly.	references	future
P.M.	oper.		light	mechanical
ind.	eqpt.		heavy	graduate
exc.	asst.	division	appointment	month
ref.	ftr.	experience	manufacturing	high school
lt.	mech.	salary	trainee	worker
hvy.	grad.	necessary	department	hourly

TEACHER PREPARATION C: Fishbowl provides practice in word recognition and meaning for *Classroom Activity D*. Make one copy and cut into cards for each pair of students.

TEACHER PREPARATION D: Read the Sentences to be Completed aloud in *Classroom Activity C*. Students will use master list of words on the chalkboard to fill in the blanks.

MASTER LIST OF WORDS - SENTENCES TO BE COMPLETED

date of birth
dependents
married
phone
state
present
rent
name
single
weight
address
middle
own a home
height

ANSWERS D: SENTENCES TO BE COMPLETED

1. date of birth
2. dependents
3. married
4. present
5. rent
6. address
7. own a home
8. height
9. weight
10. middle
11. single
12. name
13. state
14. phone

TEACHER PREPARATION G: Write the Word Wheel on the chalkboard or make a copy for each student in *Classroom Activity C*. Students divide the wheel into words and phrases.

IA6
Classroom Activity C

SENTENCES TO BE COMPLETED

1. The month, day, and year you were born is your ______ ___ ________.

2. ____________________ are the number of children you have.

3. A husband and wife are ______________________.

4. Your __________________ address is where you are living now.

5. People who live in apartments pay ____________.

6. Your previous ________________ is where you used to live.

7. If you have a mortgage, you ___________ ___ _____________.

8. How tall you are is your ____________________.

9. Your ___________________ is how heavy you are.

10. Your _________________ name comes between your first and last names.

11. If you are not married, you are either divorced or ______________.

12. People call you by your _________________.

13. Pennsylvania is the ____________________we live in.

14. The yellow pages give you the __________________ numbers of businesses in your town.

Card IA6
Classroom Activity C

WORD WHEEL

socialsecuritynumberpresent addressno.&streetdateofbirthmarrieddownhomephonenumberweightsinglerenteastcitydatenameagestatefirstrentmiddleheightzipcodechildrendivorceddependentscitizenshippreviousaddress

⇐ start here

IA6

Classroom Activity D FISHBOWL CARDS

NAME	AGE
CITY	STATE
SOCIAL SECURITY NUMBER	STREET
LAST	FIRST
MIDDLE	SINGLE

FISHBOWL CARDS

DATE

HEIGHT

ZIP CODE

DEPENDENTS

CHILDREN

DATE OF BIRTH

WEIGHT

DIVORCED

PHONE

MARRIED

FISHBOWL CARDS

RENT	OWN A HOME
CITIZENSHIP	PRESENT ADDRESS
PREVIOUS ADDRESS	

TEACHER PREPARATION D:	Sample Application for a social security card. Copy for each student and use as *Classroom Activity D.*
TEACHER PREPARATION E:	Make one copy for each pair of students of the Concentration Game Cards for word recognition. Cut into cards and use in *Classroom Activity* C.

Card IA7
Classroom Activity C

CONCENTRATION GAME CARDS

birth	application	social
birth	application	social
mother	security	business
mother	security	business
father	applied	account
father	applied	account

Card IA7
Classroom Activity C

CONCENTRATION GAME CARDS

sign	number	mailing
sign	number	mailing
notice	address	telephone
notice	address	telephone
print	falsify	instructions
print	falsify	instructions

IA7
Classroom Activity D

SAMPLE

DEPARTMENT OF HEALTH AND HUMAN SERVICES
SOCIAL SECURITY ADMINISTRATION

Form Approved
OMB No. 0960-0066

FORM SS-5 – APPLICATION FOR A SOCIAL SECURITY NUMBER CARD
(Original, Replacement or Correction)

SAMPLE APPLICATION

MICROFILM REF. NO. (SSA USE ONLY)

Unless the requested information is provided, we may not be able to issue a Social Security Number (20 CFR 422.103(b))

INSTRUCTIONS TO APPLICANT Before completing this form, please read the instructions on the opposite page. You can type or print, using pen with dark blue or black ink. Do not use pencil.

NAA 1	NAME TO BE SHOWN ON CARD	First	Middle	Last
NAB	FULL NAME AT BIRTH (IF OTHER THAN ABOVE)	First	Middle	Last
ONA	OTHER NAME(S) USED			
STT 2	MAILING ADDRESS	(Street/Apt. No., P.O. Box, Rural Route No.)		
CTY STE ZIP	CITY		STATE	ZIP CODE

3 CSP CITIZENSHIP (Check one only)
☐ a. U.S. citizen
☐ b. Legal alien allowed to work
☐ c. Legal alien not allowed to work
☐ d. Other (See instructions on Page 2)

4 SEX SEX
☐ Male
☐ Female

5 ETB RACE/ETHNIC DESCRIPTION (Check one only) (Voluntary)
☐ a. Asian, Asian-American or Pacific Islander (Includes persons of Chinese, Filipino, Japanese, Korean, Samoan, etc., ancestry or descent)
☐ b. Hispanic (Includes persons of Chicano, Cuban, Mexican or Mexican-American, Puerto Rican, South or Central American, or other Spanish ancestry or descent)
☐ c. Negro or Black (not Hispanic)
☐ d. North American Indian or Alaskan Native
☐ e. White (not Hispanic)

DOB 6	DATE OF BIRTH	MONTH	DAY	YEAR	AGE 7 PRESENT AGE	PLB 8 PLACE OF BIRTH	CITY	STATE OR FOREIGN COUNTRY

MNA 9	MOTHER'S NAME AT HER BIRTH	First	Middle	Last (her maiden name)
FNA	FATHER'S NAME	First	Middle	Last

10 PNO a. Have you or someone on your behalf applied for a social security number before? ☐ No ☐ Don't Know ☐ Yes
If you checked "yes", complete items "b" through "e" below; otherwise go to item 11.

SSN b. Enter social security number
PNS c. In what State did you apply?
PNY What year?
NLC d. Enter the name shown on your most recent social security card
e. If the birth date you used was different from the date shown in item 6, enter it here. MONTH DAY YEAR

DON **11** TODAY'S DATE MONTH DAY YEAR
12 Telephone number where we can reach you during the day HOME OTHER

ASD **13** WARNING: Deliberately providing false information on this application is punishable by a fine of $1,000 or one year in jail, or both.

YOUR SIGNATURE
14 YOUR RELATIONSHIP TO PERSON IN ITEM 1 ☐ Self ☐ Other (Specify) ____________
WITNESS (Needed only if signed by mark "X")
WITNESS (Needed only if signed by mark "X")

DO NOT WRITE BELOW THIS LINE (FOR SSA USE ONLY)
DTC SSA RECEIPT DATE ____________
☐ SUPPORTING DOCUMENT-EXPEDITE CASE
☐ DUP ISSUED
SSN ASSIGNED OR VERIFIED
SSN
NPN
DOC NTC CAN BIC
SIGNATURE AND TITLE OF EMPLOYEE(S) REVIEWING EVIDENCE AND/OR CONDUCTING INTERVIEW.
TYPE(S) OF EVIDENCE SUBMITTED
☐ MANDATORY IN PERSON INTERVIEW CONDUCTED
DATE
DATE
IDN ITV DCL

Form SS-5 (10-81)

TEACHER PREPARATION B: Either write Word List on the chalkboard or make copies and hand out to each student to use as *Classroom Activity* A.

TEACHER PREPARATION C: Make a copy for each pair of students and cut into flash cards to be used in *Classroom Activity* C. Flash card words are the same as used in the Word List.

TEACHER PREPARATION D: Make one copy of the Crossword Puzzle for each students' use in *Classroom Activity* E. Beginning and ending letters are given to help students.

ANSWERS D: CROSSWORD PUZZLE

Down

1. four
2. month
3. salary
4. list
5. school
6. employers
8. one
11. completed
12. experience
14. attended
15. explain
16. convicted
18. circle

Across

1. from
3. skills
7. high
8. other
9. below
10. year
13. grade
17. special training
19. reason

IB9
Classroom Activity A

WORD LIST

school
circle
high school
one
below
starting
apply
experience
reason for leaving
grade
year
skills
four
ever
explain

convicted
other
attended
completed
before
month
discharged
salary
special training
with
from
list
please
position
employers

IB9
Classroom Activity C

FLASH CARDS

SCHOOL	HIGH SCHOOL
CIRCLE	STARTING
ONE	APPLY
BELOW	EXPERIENCE

IB9
Classroom Activity C

FLASH CARDS

GRADE

REASON FOR LEAVING

YEAR

SKILLS

FOUR

EVER

EXPLAIN

CONVICTED

IB9
Classroom Activity C

FLASH CARDS

OTHER

ATTENDED

BEFORE

COMPLETED

MONTH

DISCHARGED

SALARY

SPECIAL
TRAINING

IB9
Classroom Activity C

FLASH CARDS

WITH

FROM

LIST

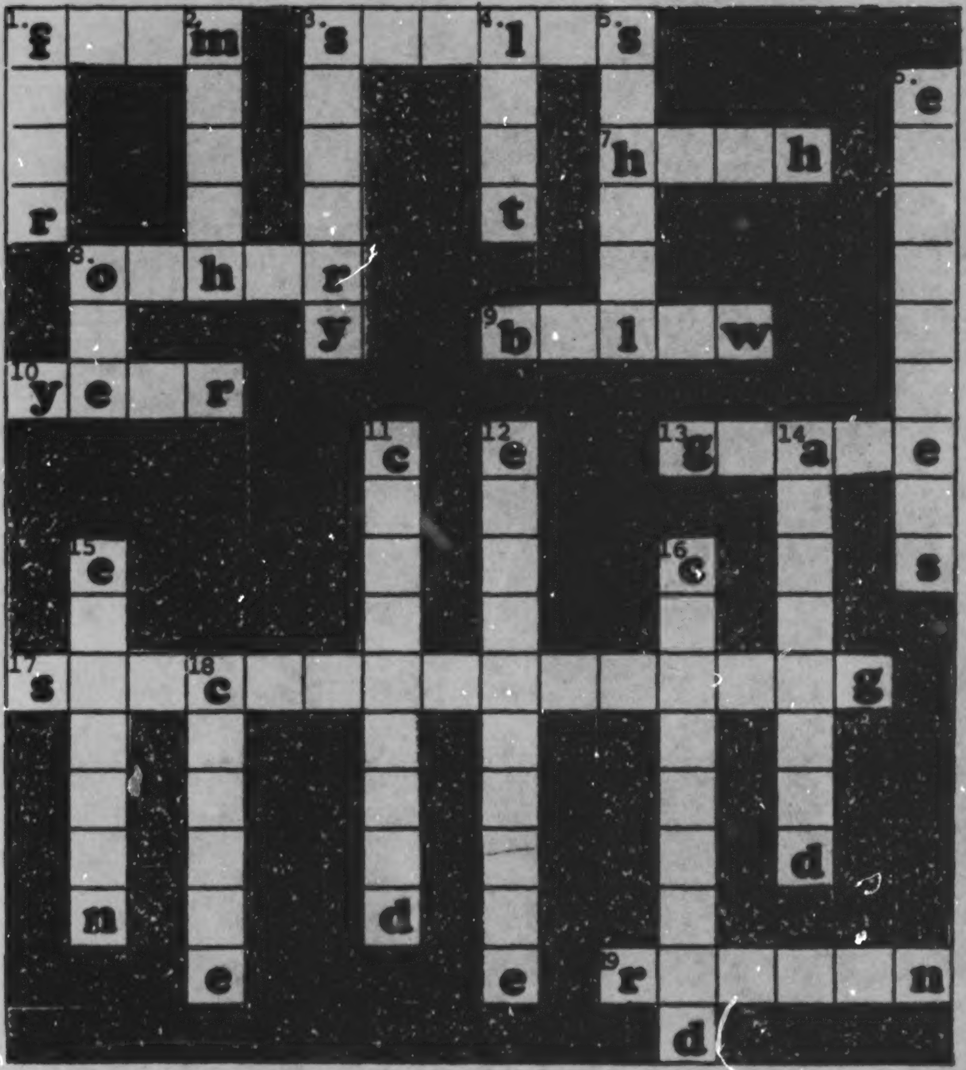
PLEASE

POSITION

EMPLOYERS

IB9
Classroom Activity E

CROSSWORD PUZZLE



DOWN

1. one, two three, _____
2. January, February, ________
3. Money earned for working
4. write one after another
5. place for education
6. people who pay workers
8. three, two, _____
11. finished
12. things already done
14. went to
15. make clear
16. jury finds a person guilty of crime
18. draw a line around

ACROSS

1. one time to another
3. things you can do
7. opposite of low
8. anything else
9. opposite of above
10. 1982 or 1983 or 1959
13. year in school
17. things a worker has been taught to do
19. why it was done

LANGUAGE ARTS FOR BEGINNERS
Filling Out Applications
Health and References Sections

Basic Skills Made Easy
Occupational Knowledge: Card IB10

TEACHER PREPARATION C: The Word Wheel promotes recognition of unfamiliar words in the lesson. Make a transparency to be shown in *Classroom Activity* B.

TEACHER PREPARATION D: The Matching Columns exercise in *Classroom Activity* C is designed to reinforce health and references record word meanings. Make one copy for each student.

ANSWERS D:

MATCHING COLUMNS

1. I
2. G
3. E
4. L
5. F
6. N
7. B
8. K
9. A
10. C
11. M
12. J
13. D
14. H

IB10
Classroom Activity C

MATCHING COLUMNS

Directions: Match the meaning on the right to the word.

____ 1. defects

____ 2. hearing

____ 3. vision

____ 4. details

____ 5. injured

____ 6. notify

____ 7. physical

____ 8. emergency

____ 9. former

____ 10. business

____ 11. relatives

____ 12. excluding

____ 13. acquainted

____ 14. known

A. before

B. of the body

C. company

D. to know slightly

E. sight

F. hurt

G. using the ears

H. familiar

I. things that are wrong

J. leaving out

K. person needs health care fast

L. small facts

M. people in a family

N. tell

IB10
Classroom Activity B

WORD WHEEL

knownexcludingbusinessemergencyphysicalnotifydetailhearingdefectvisioninjuredformerrelativesacquaintoincaseanythreeleastpersonswhomgive

⇐ start here

TEACHER PREPARATION A: The List of Fringe Benefits will be used in the *Demonstration of Competence*. Each student will define the benefits and tell whether each is personally important. Make a copy for each student.

TEACHER PREPARATION B: Copies of the Word Wheel using fringe benefit words will be used individually in *Classroom Activity* C.

TEACHER PREPARATION C: Use the list of Fringe Benefits Definitions for teacher information.

DEFINITIONS OF FRINGE BENEFITS

vacation	- company pays full salary for your vacation time
sick days	- company pays full salary for days you are sick
holidays	- company pays full salary for certain holidays
workers compensation	- company pays money for injury or disease caused by the job
group insurance	- insurance which covers individuals in a group of employees
social security	- money taken out of each paycheck and matched by company; held by federal government until retirement
retirement plan	- (pension plan) money the company pays a worker for retirement
profit sharing	- company gives workers a portion of the profit earned by a company in a year
bonus	- company gives workers money in addition to salary
rest periods	- time given to rest during work day

TEACHER PREPARATION D: Fringe Benefit Situation Cards are to be copied and cut into cards to use in Fringe Benefit Game in *Classroom Activity* E

ANSWERS D: FRINGE BENEFIT SITUATION CARDS

1. retirement plan
2. profit sharing
3. bonus
4. rest period
5. paid holidays
6. vacation
7. sick pay
8. worker's compensation
9. paid vacation
10. sick pay
11. paid holiday
12. worker's compensation
13. group insurance
14. social security
15. retirement plan
16. bonus

IB11
Classroom Activity C

restperiodsbonusretirementinsuranceholidaysvacationsickdayscompensationsocialsecurityprofitsharingplanworkersgroupcompanyemployeesmoneyworkdayssalary ⇐start here

IB11
Classroom Activity E

FRINGE BENEFIT SITUATION CARDS

1. Georganne is retiring at age 63. Her company will give her money each month.

2 pts.

2. Harry works for a company that had a really good year. The company's profits were up, so Harry gets 1% of his yearly salary.

3 pts.

3. Isabel works for a company which gives her a Christmas gift each year.

3 pts.

4. Jack gets a thirty minute break for every three hours he works.

1 pt.

5. Jessie stays home on Yom Kippur. His company pays his salary.

2 pts.

6. Ivan goes skiing for two weeks in February. His salary continues.

1 pt.

7. Harriet gets paid for ten sick days a year. She is taking her ninth sick day. She will be paid.

1 pt.

8. Gerald worked in the coal mines for twenty years. Now he has a lung disease called emphysema because of breathing coal dust for so long. He can't work anymore. His company is paying him 2/3 of his salary every month.

2 pt.

FRINGE BENEFIT SITUATION CARDS

9. Ann is going to Wildwood, New Jersey, for a week in July. She will be paid.

1 pt.

10. Bob caught the flu on November 5 and was out of work for ten days. His wages continued.

1 pt.

11. Charles went to visit his widowed mother for Thanksgiving. He got his salary for the day.

1 pt.

12. Denise caught her finger on a needle of a sewing machine in the factory where she works. She was out of work for a month. The company paid her while she was out.

2 pt.

13. Edward was on his way to work when a sixteen wheel truck ran into the back of his car. Edward broke a leg and had severe facial cuts. The company paid for his medical bills.

1 pt.

14. Linda will retire next month at age 62. She will receive money each month she is retired. Part of the check will be money she paid and part will be money the company paid. She will get the check from the federal government.

3 pts.

15. Frank worked for a corporation for 36 years before his retirement. Frank gets money each month from stocks his company gave him.

3 pts.

16. Elsie's company gives her a check every January 5th if the past year has been a good one. The check is always for the same amount.

3 pts.

IB11
Demonstration of Competence

LIST OF FRINGE BENEFITS

1. vacation
2. sick days
3. holidays
4. worker's compensation
5. group insurance
6. social security
7. retirement plan
8. profit sharing
9. bonus
10. rest periods

TEACHER PREPARATION A: The following Simulated Phone Conversations use and abuse rules of making an interview appointment. Read to the class to stimulate discussion as in *Classroom Activity* A.

SIMULATED PHONE CONVERSATIONS

Hi, sister. This is Jack. I want a job, so put on the guy who does the hiring and firing. Hello, Tom? This here's Jack. Sammy told me youse guys was hiring. I can do anything - just name it. I'll come in to see you tomorrow around five. Good-bye, buddy.

Hello, Miss. My name is Jack Jones. May I please speak to the company's personnel manager? Mr. Michaels? This is Jack Jones. A friend of mine who works for you, Samuel Clemens, told me you were hiring workers for your cleaning company. I wonder if I could come for an interview? Tomorrow at 2:30? Yes, that will be fine. Thank you, Mr. Michaels.

TEACHER PREPARATION B: Transparencies of the seven Cartoons should be shown to elicit good interview behavior rules in *Classroom Activity* A.

ANSWERS B:

Interviewee sitting across desk from personnel manager:

1. sloppy attire
2. bad posture
3. smoking up a storm
4. dressed for formal ball

5. Interviewee takes mother along and introduces her
6. Interviewee sobbing over desk
7. Interviewer (personnel manager) standing looking at his watch, waiting for late job candidate.

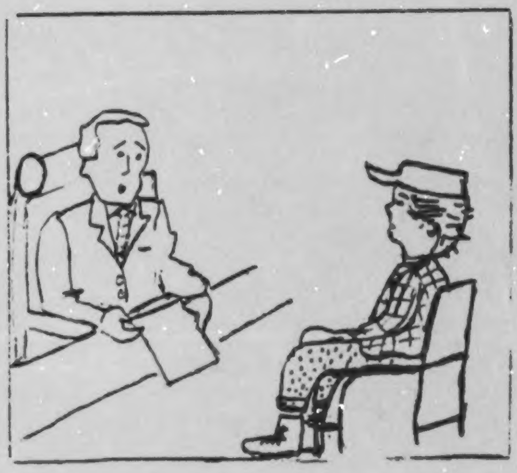
TEACHER PREPARATION C: Preview movie, "Job Interview: Whom Would You Hire?" and use as *Classroom Activity* B.

Movie Abstract - JOB INTERVIEW: WHOM WOULD YOU HIRE?

The film helps young people see themselves through the eyes of employers. Viewers judge actual job applicants, photographed with hidden cameras. Students are involved in exploring career goals, work attitudes and ways of presenting themselves in interviews.

IB13
Classroom Activity A

1.



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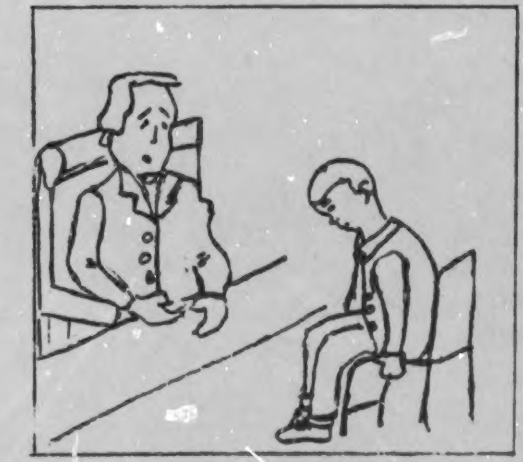

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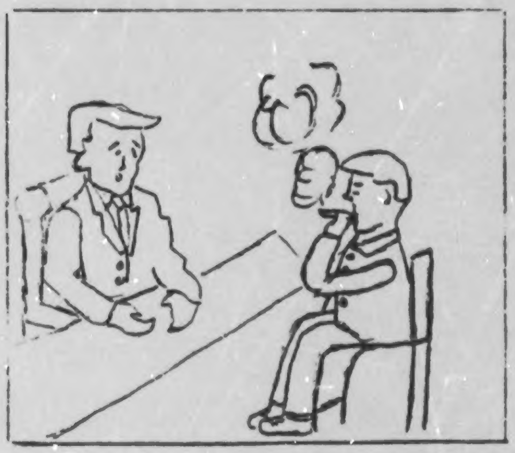

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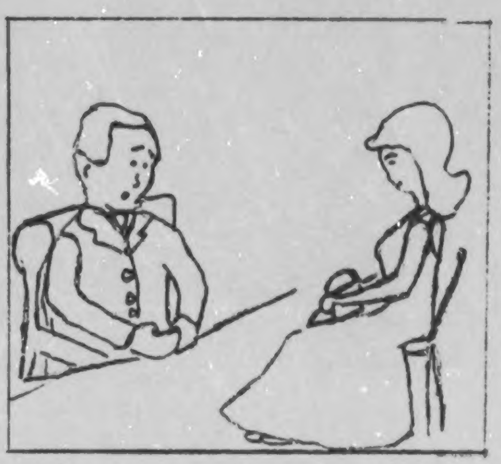

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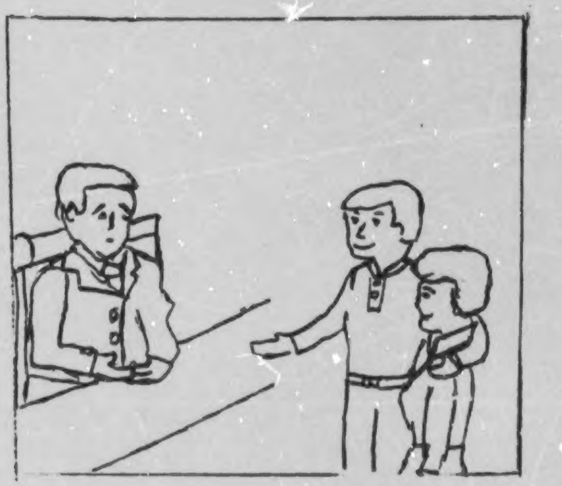

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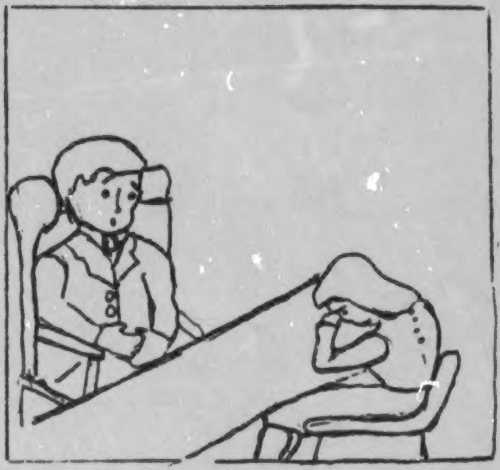

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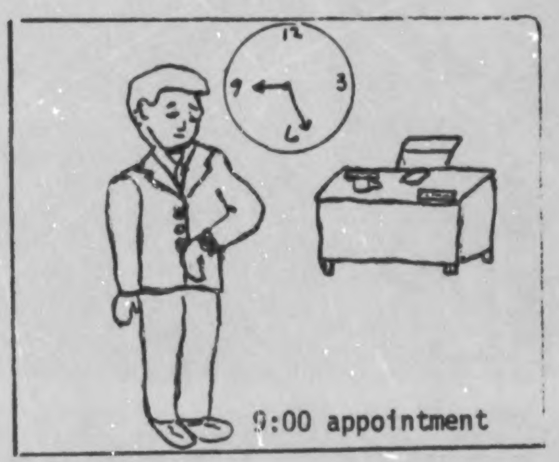

12
9
3
6
9:00 appointment

TEACHER PREPARATION B & C: Sample Interview Questions should be copied and cut into cards. Students will use the questions in *Classroom Activities C & D and Demonstration of Competence.*

SAMPLE INTERVIEW QUESTIONS

Do you have any large debts?

Do you own your own home?

How many times have you moved in the last five years?

Do you have a driver's license?

Have you ever had a car accident?

Why should we hire you?

IB14
Classroom Activities C&D
Demonstration of Competence

SAMPLE INTERVIEW QUESTIONS

Will anyone recommend you for this job?

Do you plan on having children?

What hours can you work?

Tell me about your schooling.

How is your health?

What did you think of your last boss?
Did you get along well?

What tools or equipment are you trained to use?

Have you had any special training?

SAMPLE INTERVIEW QUESTIONS

What position are you applying for?

Are you married?

Are you a veteran?

Do you have experience at this job?

How old are you?

Have you ever been arrested?

What kind of work did you do on your last job?

Why did you leave your last job?

LANGUAGE ARTS FOR BEGINNERS
Interview Questions You Might Ask

Basic Skills Made Easy
Occupational Knowledge: Card IB15

Teacher Preparation A and B: The list of Probable Areas of Concern in an Interview and the list of Probable Questions Students Might Ask are to be used to guide discussion in the *Classroom Activities*.

PROBABLE AREAS OF CONCERN IN AN INTERVIEW

- vacation
- overtime
- lay-offs
- unions
- training programs
- working hours
- supervisors
- working conditions
- pension plan
- benefits
- insurance
- promotion
- profit sharing
- sick days
- pay

PROBABLE QUESTIONS STUDENTS MIGHT ASK IN AN INTERVIEW

1. Who will my supervisor be?
2. What are the working hours?
3. Where will I be working?
4. Are there opportunities for advancement?
5. What is your insurance plan?
6. Is there a dress code on the job?
7. Are there training programs available?

TEACHER PREPARATION C: Copy two Interview Rating Forms for each interview. They will be used in *Classroom Activity* A by the student and the interviewer.

IB16
Classroom Activity A

INTERVIEW RATING FORM

SCORING:
15= Very Good
10= Good
5= Fair
0= Poor

ITEM	SCORE
Grooming	
Clothes	
Posture	
Manners	
Language	
Eye and Body Control	
Attitude	
Personality	
Interview Skills	
Motivation	
Preparation	
Qualifications	
Potential	
TOTAL	

Scale:
181-195 = Very Good
131-180 = Good
66-130 = Fair
0- 65 = Poor

Reprinted: JANUS JOB PLANNER. Janus Book Publishers, Hayward, CA 1976.

TEACHER PREPARATION A: The Yes/No Checklist of Good and Poor Work Habits is the *Demonstration of Competence.* The teacher will read each item and the student will tell whether it is a good work habit.

YES/NO CHECKLIST OF GOOD AND POOR WORK HABITS

Directions: Are these good work habits?

1. Get to work five minutes late. (*no*)
2. Whistle while the boss is giving instructions. (*no*)
3. Ask questions if you don't understand a direction. (*yes*)
4. Be friendly to people who work with you. (*yes*)
5. Call supervisors by their first names. (*no*)
6. Report your mistakes to your supervisors. (*yes*)
7. Listen to instructions carefully. (*yes*)
8. Gossip with co-workers during company time. (*no*)
9. Ignore company rules and regulations. (*no*)
10. Take a real interest in your work. (*yes*)
11. Make a mess at your work place and leave it. (*no*)
12. Dress as sloppy as you want to. (*no*)
13. Learn and observe company rules. (*yes*)
14. Refuse to help other people on the job. (*no*)
15. Tell a good joke any time you feel like it. (*no*)
16. Get to work a few minutes ahead of time. (*yes*)
17. Do not make fun of others. (*yes*)
18. Be neat about your appearance. (*yes*)
19. Go to work no matter how lousy you feel. (*no*)
20. Fight with co-workers when they are wrong. (*no*)

continued----

Card IC17- continued---

TEACHER PREPARATION B: Transparencies of the Cartoons of Good and Poor Work Habits will be shown to review the information from the movie in *Classroom Activity* C.

Cartoons of Good and Poor Work Habits

1. Employee sneaking in late.
2. Two employees fighting with each other.
3. Production worker with arm around shoulders of man in three piece suit.
4. Two or three employees gossiping over water cooler.
5. Sign saying "NO SMOKING" - employee puffing away right under it.
6. Messy work place - employee walking away from it.
7. Sloppy dress on employee.

TEACHER PREPARATION C: Preview movie, "GOOD WORK HABITS" then show to the class as *Classroom Activity* B.

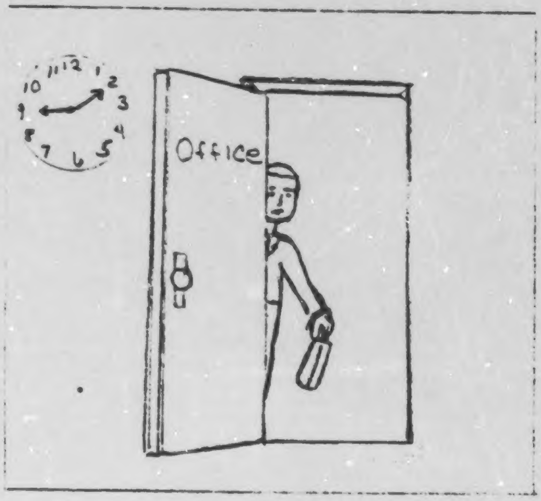
MOVIE ABSTRACT - GOOD WORK HABITS

Presents an interview with two high school graduates on their first full-time jobs, as they discuss the benefits of maintaining a record of good work habits.

TEACHER PREPARATION D & E: Duplicate and cut Role-Play Cards and give to pairs of students as in *Classroom Activity* D.

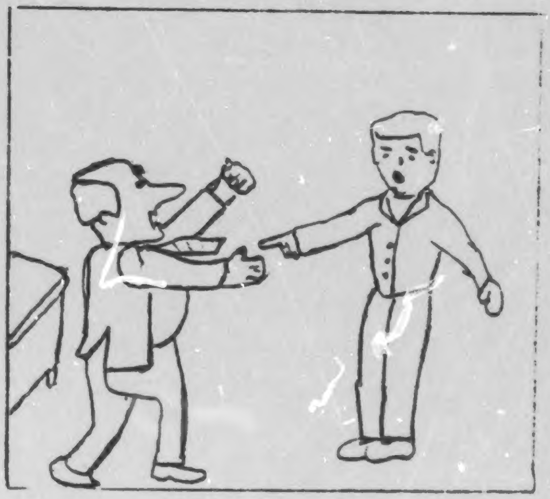
IC17
Classroom Activity C

1.



10 11 12 1 2 3 4 5 6 7 8 9
Office

2.



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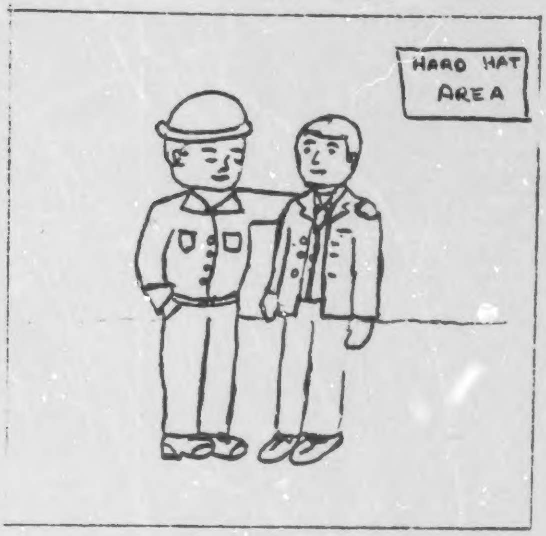
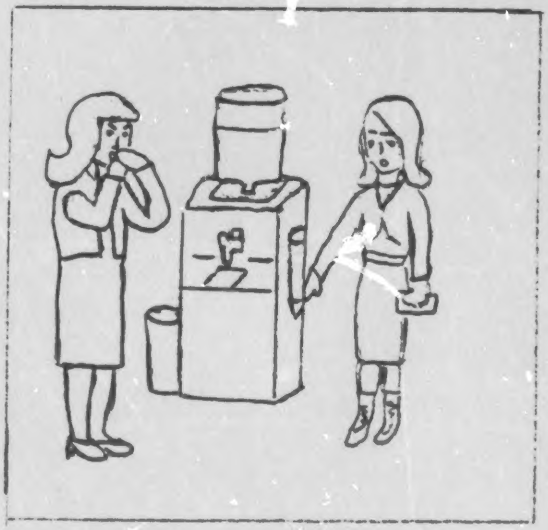


HARD HAT AREA

4.



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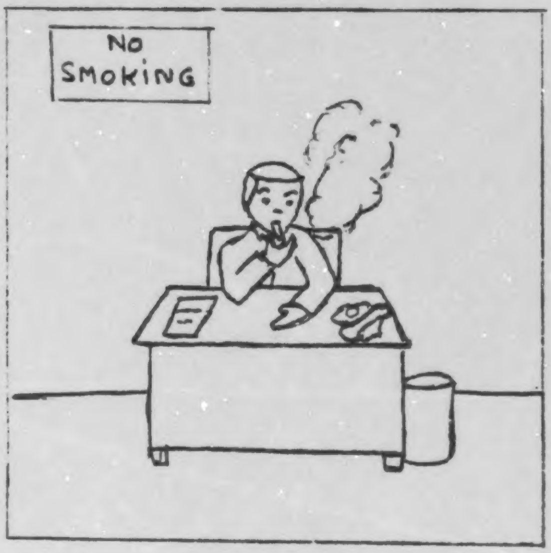

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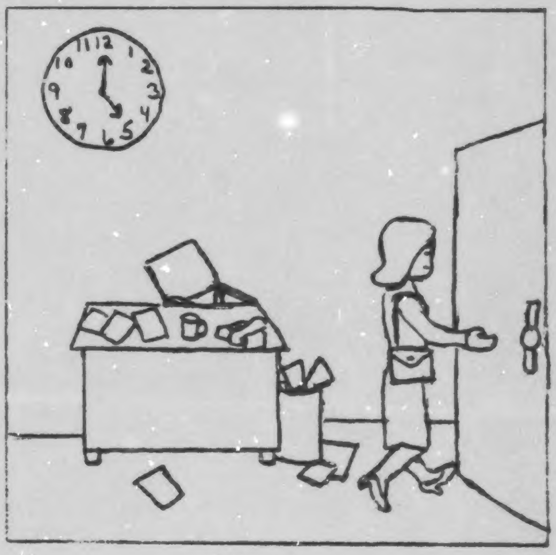

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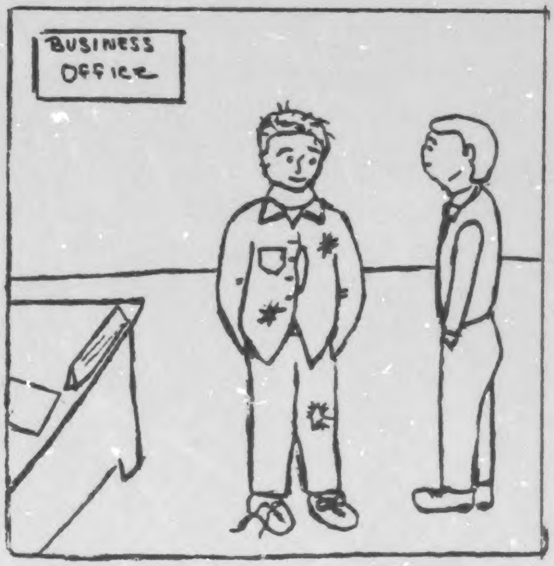

BUSINESS
OFFICE

IC17
Classroom Activity D

ROLE-PLAY CARDS

Characters:
Boss
Employee

Situation:
You are an employee who always comes in late. Your boss catches you one morning.

Characters:
Two employees

Situation:
Two employees meet at the water cooler.

Characters:
Two employees

Situation:
One employee asks another to help him on the job.

Characters:
Employee
Supervisor

Situation:
The employee has made a major mistake on the production line.

Characters:
Supervisor
Employee

Situation:
Your supervisor is explaining a new way to do your job.

Characters:
Employee
Supervisor

Situation:
The employee has just come back from his twentieth sick day. The supervisor wants to talk to him.

LANGUAGE ARTS FOR BEGINNERS
The W-4 Form

Basic Skills Made Easy
Occupational Knowledge: Card IC18

TEACHER PREPARATION C: The List of Words and Meanings is for teacher information. Sentences are given for use with students if needed.

WORDS AND MEANINGS FROM A W-4 FORM

employee - a person who is paid to work.

1. As a policeman, Joe is an employee of the city.

withholding - money will be taken out of a paycheck and held until taxes are due.

2. If no money were withheld from your paycheck, you would owe hundreds of dollars on April 15.

in effect - will be done this way.

3. Laws are in effect unless they are changed by the legislature.

exemption - to be free from having to pay a federal tax.

4. Babies are an exemption for tax purposes.

married - have a wife or husband.

5. Fred and Wilma have been married for ten years.

single - do not have a wife or husband.

6. Many single people try to meet others at bars.

address - where a person lives.

7. When Larry moved, he had to report his change of address to the post office.

allowances - a deduction.

8. Your wife and children are allowances so you don't have to have so much money withheld for taxes.

claiming - to ask for.

9. I am claiming my mother as an exemption.

additional - more

10. You are allowed to take college students as additional exemptions.

Card IC18

deducted - subtracted.

11. After your withholding is deducted, your paycheck is smaller.

does not exceed - is not more than.

12. Make sure your car speed does not exceed 55 mph on the highway.

signature - written name.

13. A person's signature says he agrees with how much money will be withheld.

marital - marriage

14. A person's marital status is either married, single, divorced or widowed.

total - complete

15. This is the total list.

TEACHER PREPARATION C: Students will do the Matching Columns exercise individually as in *Classroom Activity D.*

ANSWERS C: MATCHING COLUMNS

1.	(E)	6.	(H)	11.	(K)
2.	(F)	7.	(N)	12.	(O)
3.	(L)	8.	(M)	13.	(G)
4.	(J)	9.	(I)	14.	(C)
5.	(D)	10.	(B)	15.	(A)

TEACHER PREPARATION D: Make transparencies of the W-4 Form and use as *Classroom Activity* E.

IC18
Classroom Activity D

MATCHING COLUMNS

____ 1. employee
____ 2. withholding
____ 3. in effect
____ 4. exemption
____ 5. married
____ 6. single
____ 7. address
____ 8. allowances
____ 9. claiming
____ 10. additional
____ 11. deducted
____ 12. does not exceed
____ 13. signature
____ 14. marital
____ 15. total

A. complete
B. more
C. marriage
D. have a wife or husband
E. person who is paid to work
F. money will be taken out of a paycheck and held until taxes are due
G. written name
H. does not have a wife or husband
I. to ask for
J. to be free from having to pay federal tax
K. subtracted
L. will be done this way
M. a deduction
N. where a person lives
O. is not more than

IC18
Classroom Activity E

BEST COPY AVAILABLE

EMPLOYMENT RECORD

CARD NO.

NAME
DATE

ADDRESS
S. S. NO.

PHONE
AT HOME
NEIGHRORS
BIRTH DATE
SEX

SINGLE
MARRIED
ALIEN
CITIZEN
EXEMPTIONS

IN EMERGENCY NOTIFY

PREVIOUS EMPLOYERS	TYPE OF WORK	DATES	REASON FOR LEAVING

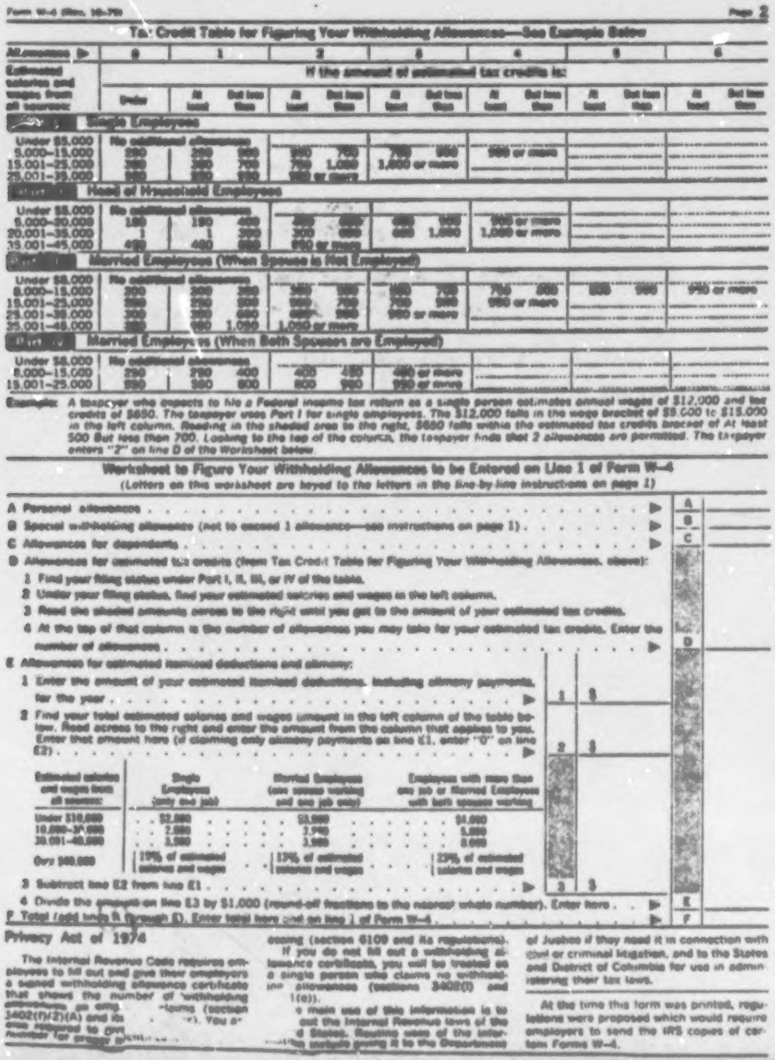
REMARKS

DATE HIRED
POSITION
RATE

WORKING PAPERS
BIRTH CERTIFICATE

DATE LEFT
REASON

M. P. & S. CO., INC.—BOX [illegible]—DURHAM, N. C.



Form W-4 (Rev. 10-79) Page 2

Tax Credit Table for Figuring Your Withholding Allowances—See Example Below

Allowances ▶	0	1		2		3		4		5		6	
Estimated salaries and wages from all sources:	If the amount of estimated tax credits is:												
	Under	At least	But less than	At least	But less than	At least	But less than	At least	But less than	At least	But less than	At least	But less than
Part I Single Employees													
Under $5,000	No additional allowances												
5,000–15,000	200	200	500	500	700	700	950	950 or more					
15,001–25,000	350	350	700	700	1,000	1,000 or more							
25,001–35,000	[illegible]	[illegible]	[illegible]	950 or more									
Part II Head of Household Employees													
Under $5,000	No additional allowances												
5,000–20,000	150	150	400	[illegible]	[illegible]	[illegible]	[illegible]	900 or more					
20,001–35,000	1	1	300	300	[illegible]	[illegible]	1,000	1,000 or more					
35,001–45,000	450	450	[illegible]	950 or more									
Part III Married Employees (When Spouse is Not Employed)													
Under $8,000	No additional allowances												
8,000–15,000	200	200	350	[illegible]	[illegible]	[illegible]	700	700	[illegible]	[illegible]	[illegible]	950 or more	
15,001–25,000	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	750	[illegible]	950 or more					
25,001–35,000	300	[illegible]	600	[illegible]	[illegible]	950 or more							
35,001–45,000	[illegible]	[illegible]	1,050	1,050 or more									
Part IV Married Employees (When Both Spouses are Employed)													
Under $8,000	No additional allowances												
8,000–15,000	250	250	400	400	450	450 or more							
15,001–25,000	550	550	800	800	950	950 or more							

Example: *A taxpayer who expects to file a Federal income tax return as a single person estimates annual wages of $12,000 and tax credits of $650. The taxpayer uses Part I for single employees. The $12,000 falls in the wage bracket of $5,000 to $15,000 in the left column. Reading in the shaded area to the right, $650 falls within the estimated tax credits bracket of At least 500 But less than 700. Looking to the top of the column, the taxpayer finds that 2 allowances are permitted. The taxpayer enters "2" on line D of the Worksheet below.*

Worksheet to Figure Your Withholding Allowances to be Entered on Line 1 of Form W-4

(Letters on this worksheet are keyed to the letters in the line-by-line instructions on page 1)

A Personal allowance . . . . ▶ A ____
B Special withholding allowance (not to exceed 1 allowance—see instructions on page 1) . . . ▶ B ____
C Allowances for dependents . . . . ▶ C ____
D Allowances for estimated tax credits (from Tax Credit Table for Figuring Your Withholding Allowances, above):
1 Find your filing status under Part I, II, III, or IV of the table.
2 Under your filing status, find your estimated salaries and wages in the left column.
3 Read the shaded amounts across to the right until you get to the amount of your estimated tax credits.
4 At the top of that column is the number of allowances you may take for your estimated tax credits. Enter the number of allowances . . . . . . ▶ D ____
E Allowances for estimated itemized deductions and alimony:
1 Enter the amount of your estimated itemized deductions, including alimony payments, for the year . . . . . . ▶ 1 $
2 Find your total estimated salaries and wages amount in the left column of the table below. Read across to the right and enter the amount from the column that applies to you. Enter that amount here (if claiming only alimony payments on line E1, enter "0" on line E2) . . . . . . ▶ 2 $

Estimated salaries and wages from all sources:	Single Employees (only one job)	Married Employees (one spouse working and one job only)	Employees with more than one job or Married Employees with both spouses working
Under $10,000	$2,000	$3,000	$4,000
10,000–30,000	2,000	[illegible]	5,000
30,001–40,000	[illegible]	[illegible]	8,000
Over $40,000	[illegible]% of estimated salaries and wages	[illegible]% of estimated salaries and wages	[illegible]% of estimated salaries and wages

3 Subtract line E2 from line E1 . . . . . . ▶ 3 $
4 Divide the amount on line E3 by $1,000 (round-off fractions to the nearest whole number). Enter here . . ▶ E ____
F Total (add lines A through E). Enter total here and on line 1 of Form W-4 . . . . ▶ F ____

Privacy Act of 1974

The Internal Revenue Code requires employees to fill out and give their employers a signed withholding allowance certificate that shows the number of withholding allowances an emp[illegible] [illegible] (section 3402(f)(2)(A) and its [illegible]). You are also required to give [illegible] number for proper [illegible] [illegible] (section 6109 and its regulations).

If you do not fill out a withholding allowance certificate, you will be treated as a single person who claims no withholding allowances (sections 3402(l) and 1(e)).

[illegible] main use of this information is to [illegible] out the Internal Revenue laws of the [illegible] States. Routine uses of the information include giving it to the Department of Justice if they need it in connection with civil or criminal litigation, and to the States and District of Columbia for use in administering their tax laws.

At the time this form was printed, regulations were proposed which would require employers to send the IRS copies of certain Forms W-4.

IC18
Classroom Activity E

Form **W-4**
(Rev. October 1979)

Department of the Treasury — Internal Revenue Service

Employee's Withholding Allowance Certificate

Print your full name ▶	Your social security number ▶
Address (including ZIP code) ▶	

Marital status: ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate
Note: If married, but legally separated, or spouse is a nonresident alien, check the single block.

1 Total number of allowances you are claiming (from line F of the worksheet on page 2) ....
2 Additional amount, if any, you want deducted from each pay (if your employer agrees) .... $
3 I claim exemption from withholding because (see instructions and check boxes below that apply):
a ☐ Last year I did not owe any Federal income tax and had a right to a full refund of ALL income tax withheld, AND,
b ☐ This year I do not expect to owe any Federal income tax and expect to have a right to a full refund of ALL income tax withheld. If both a and b apply, enter "EXEMPT" here ...... ▶
c If you entered "EXEMPT" on line 3b, are you a full-time student? .... ☐ Yes ☐ No

Under the penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate, or if claiming exemptions from withholding, that I am entitled to claim the exempt status.

Employee's signature ▶ Date ▶ , 19

Employer's name and address (including ZIP code) (FOR EMPLOYER'S USE ONLY)
Employer identification number

▲ *Give the top part of this form to your employer; keep the lower part for your records and information* ▲

Purpose

The law requires that you complete Form W-4 so that your employer can withhold Federal income tax from your pay. Your Form W-4 will remain in effect until you change it, or, if you entered "EXEMPT" on line 3b above, until April 30 of next year. By claiming the number of withholding allowances you are entitled to, you can fit the amount of tax withheld from your wages to your estimated tax liability.

Introduction

If you got a large refund last year, you may be having too much tax withheld. If so, you may want to increase the number of your allowances by claiming any other allowances you are entitled to on line 1 of Form W-4. The kinds of allowances, and how to figure them, are explained in detail in the line-by-line instructions below.

If you owed a large amount of tax last year, you may not be having enough tax withheld. If so, you can claim fewer allowances on line 1, or ask that an additional amount be withheld on line 2, or both.

If the number of withholding allowances that you are entitled to decreases, you must file a new Form W-4 with your employer within 10 days from the date of the change.

If you qualify, you can claim exemption from withholding on line 3b of Form W-4.

The line-by-line instructions below explain how to fill in Form W-4. Publication 505, Tax Withholding and Estimated Tax, contains more information on withholding. You can get it from any Internal Revenue Service office.

For more information about who qualifies as your dependent, what deductions you can take, and what tax credits you qualify for, see the Form 1040 Instructions or call any Internal Revenue Service office.

Line-By-Line Instructions

Fill in the identifying information at the top of the form. If you are married and want tax withheld at the regular rate for married persons, check the "Married" box. If you are married and want tax withheld at the higher Single rate (because both you and your spouse work, for example), check the box "Married, but withhold at higher Single rate."

Line 1 of Form W-4

Total number of allowances.—Use the Worksheet on page 2 to figure all of your allowances. Each kind of allowance you may claim is explained below and is identified by the letter that corresponds to the line for that allowance on the Worksheet.

A. Personal allowances.—You can claim the following personal allowances:

- 1 for yourself,
- 1 if you are 65 or older, and
- 1 if you are blind.

If you are married and your spouse either does not work or is not claiming his or her allowances on a separate Form W-4, you may also claim the following allowances:

- 1 for your spouse,
- 1 if your spouse is 65 or older, and
- 1 if your spouse is blind.

If you are single and hold more than one job, you may not claim the same allowances with more than one employer at the same time. If you are married and both you and your spouse are employed, you may not both claim the same allowances with both of your employers at the same time.

Enter your total personal allowances on line A of the Worksheet.

Note: To have the highest amount of tax withheld, claim "0" personal allowances on line 1.

B. Special withholding allowance.—You can claim the special withholding allowance only if you are single and have one job or you are married, have one job, and your spouse does not work.

If you can claim the special withholding allowance, enter "1" on line B of the Worksheet.

Note: Use the special withholding allowance only to figure your withholding tax. Do not claim it when you file your tax return.

C. Allowances for dependents.—You may claim one allowance for each dependent you will be able to claim on your Federal income tax return. Enter on line C of the Worksheet the total number of allowances you can claim for dependents.

D. Allowances for estimated tax credits.—If you expect to be able to take the earned income credit, credit for child and dependent care expenses, credit for the elderly, or residential energy credit, these credits may lower your tax. To avoid having too much withheld, you may claim extra allowances for these tax credits on line D of the Worksheet.

To enter the proper figure on line D of the Worksheet, you will have to use the "Tax Credit Table for Figuring Your Withholding Allowances" on the top of page 2.

Note: Do not claim allowances for your earned income credit if you are receiving advance payment of it.

E. Allowances for estimated itemized deductions and alimony.—If you expect to itemize your deductions or pay alimony during the year (or both), you may want to claim additional withholding allowances so you will have less tax withheld.

See Schedule A (Form 1040) to find out what deductions you can take and to estimate the amount of your deductions.

Note: If you are paying alimony but will not itemize deductions, enter your estimate of alimony payments for the year on lines E1 and E3 (enter "0" on line E2). Divide the amount on line E3 by $1,000, and enter the result on line E4 of the Worksheet. Round-off any fraction to the nearest whole number.

Line 2 of Form W-4

Additional amount, if any, you want deducted from each pay.—If you are not having enough tax withheld from your pay, you may ask your employer to withhold more by filling in an additional amount on line 2.

Often, married couples, both of whom are working, and single persons with two or more jobs, will need to have additional tax withheld.

Estimate the amount by which you will be underwithheld and divide that amount by the number of pay periods in the year. Enter the additional amount you want withheld each pay period on line 2.

Line 3 of Form W-4

Exemption from withholding.—You can claim exemption from withholding only if last year you did not owe any Federal income tax and had a right to a refund of all income tax withheld, and this year you do not expect to owe any Federal income tax and expect to have a right to a refund of all income tax withheld.

If you qualify check boxes 3a and b, write "EXEMPT" on line 3b and answer Yes or No to the question on line 3c.

If you want to claim exemption from withholding next year, you must file a new Form W-4 with your employer on or before April 30 of next year. If you are not having Federal income tax withheld this year, but expect to have a tax liability next year, the law requires you to give your employer a new Form W-4 by December 1.

If you are covered by the Federal Insurance Contributions Act, your employer must withhold social security tax from your pay.

BEST COPY AVAILABLE

TEACHER PREPARATION A: Sample Math Problems will illustrate computation of wages in *Classroom Activity* A.

ANSWERS A:

SAMPLE MATH PROBLEMS

1. $26.95 = daily pay $134.75 = weekly pay

2. $260.00 = weekly pay

3. $260.00 = weekly pay $ 9.75 =per hour overtime

$ 48.75 = overtime pay $308.75 =total pay

4. $288.00 = weekly pay $ 10.80 =overtime pay

$363.60 = total pay

TEACHER PREPARATION D: Each student will do the Crossword Puzzle in *Classroom Activity D*. Beginning and ending letters are given.

ANSWERS D:

CROSSWORD PUZZLE

ACROSS

3. wage
6. overtime
7. group
8. tax
10. gross pay
12. savings bond

DOWN

1. date
2. base pay
4. hours
5. deductions
9. total
11. FICA
13. net

TEACHER PREPARATION E: Make individual copies of the Sample Paycheck and use in *Classroom Activity* E.

IC19
Classroom Activity A

SAMPLE MATH PROBLEMS

Sample math problems to illustrate how to figure hourly wages and overtime.

1. You earn $3.95 base pay per hour. You work 7 hours a day, Monday to Friday.

$ 3.85
x 7
$. = daily pay

$26.95
x 5
$. = weekly pay

2. You earn $6.50 base pay per hour and you work 40 hours a week.

$ 6.50
x 40
$. = weekly pay

3. You earn $6.50 base pay per hour. This week you worked 40 hours and 5 hours overtime. For overtime hours, you earn time and a half.

$ 6.50
x 40
$. = weekly pay

½ x 6.50 = $3.25
+ 6.50
$. = per hour overtime

$9.75
x 5
$. = overtime pay

$260.00
48.75
$ = total pay

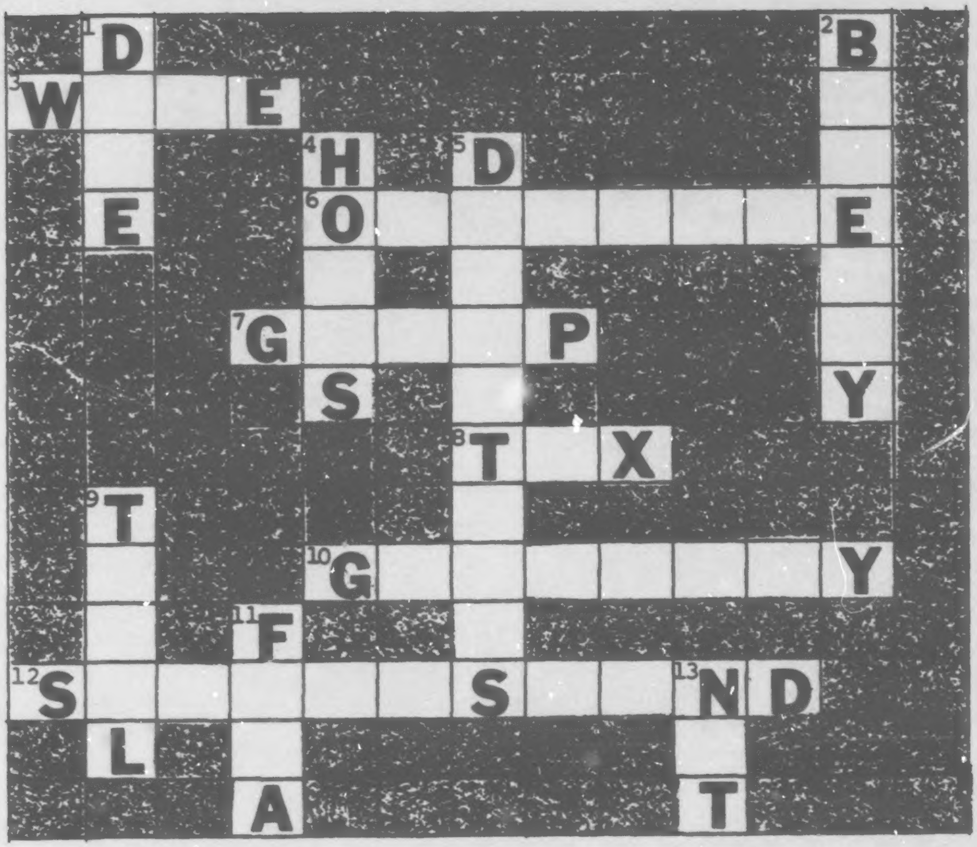
4. You earned $7.20 base pay per hour. This week you worked 40 hours plus 7 hours overtime. For overtime, you are paid time and a half.

$ 7.20
x 40
$. = weekly pay

½ x 7.20 = $. + $7.20 = $.
overtime pay

$. =weekly pay
+ . =overtime pay
$. =total pay

CROSSWORD PUZZLE


1 D
2 B
3 W
E
4 H
5 D
E
6 O
E
7 G
P
S
Y
8 T
X
9 T
10 G
Y
11 F
12 S
S
13 N
D
L
A
T

ACROSS

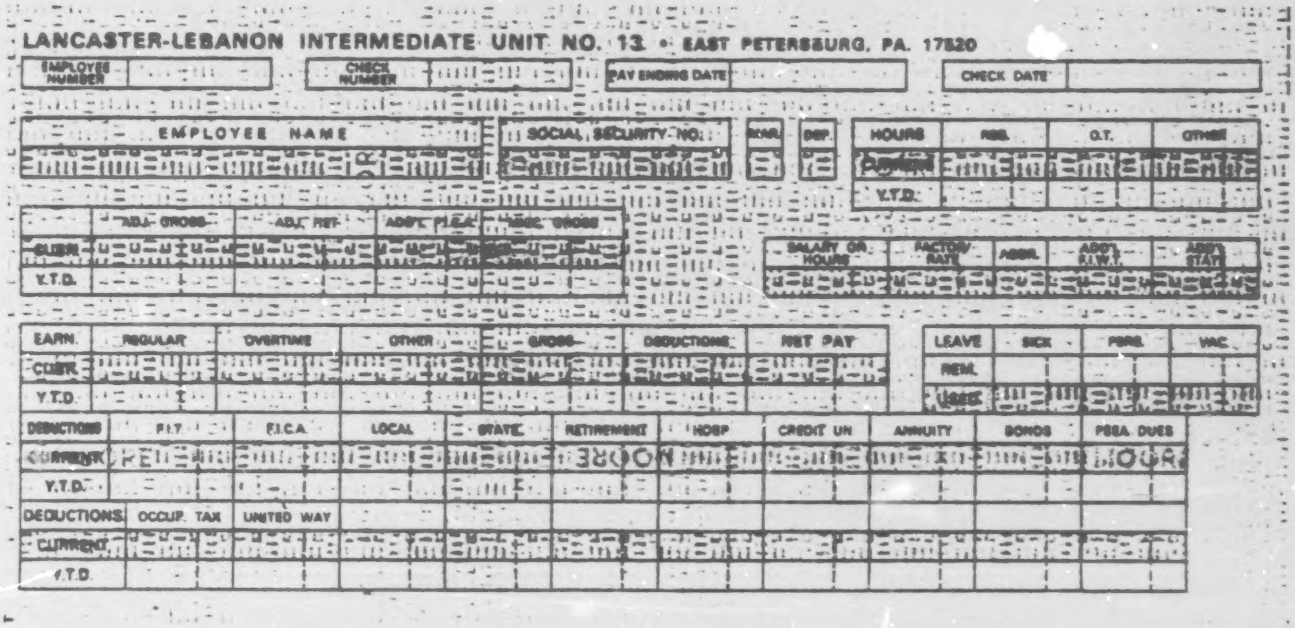
3. money an employee earns
6. money earned for extra work
7. workers together
8. money deductions by government
10. total wages with nothing deducted
12. money worker saves

DOWN

1. January 4, 1982
2. money for regular daily work
4. time spent on the job
5. money taken out of pay
9. added up
11. social security tax
13. pay a worker takes home

IC19
Classroom Activity E

SAMPLE PAYCHECK



LANCASTER-LEBANON INTERMEDIATE UNIT NO. 13 • EAST PETERSBURG, PA. 17520

EMPLOYEE NUMBER
CHECK NUMBER
PAY ENDING DATE
CHECK DATE

EMPLOYEE NAME	SOCIAL SECURITY NO.	MAR.	DEP.

HOURS	REG.	O.T.	OTHER
CURRENT			
Y.T.D.			

	ADJ. GROSS	ADJ. FIT	ADD'L F.I.C.A.	MISC. GROSS
CURR.				
Y.T.D.				

SALARY OR HOURS	FACTOR/RATE	ABSN.	ADD'L F.I.W.T.	ADD'L STATE

EARN.	REGULAR	OVERTIME	OTHER	GROSS	DEDUCTIONS	NET PAY
CURR.						
Y.T.D.						

LEAVE	SICK	PERS.	VAC.
REM.			
USED			

DEDUCTIONS	F.I.T.	F.I.C.A.	LOCAL	STATE	RETIREMENT	HOSP	CREDIT UN	ANNUITY	BONDS	PSEA DUES
CURRENT										
Y.T.D.										
DEDUCTIONS	OCCUP. TAX	UNITED WAY								
CURRENT										
Y.T.D.										

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TEACHER PREPARATION B: Union Role Play Game - Strike! will be played by any number of students to illustrate union workings. Copy and cut into cards. Use the following method of play.

RULES FOR UNION ROLE PLAY GAME

1. Player cards are dealt.
2. Dialogue cards are displayed. Teacher "mediator" reads each card aloud. Students choose which dialogue card goes with which player card.
3. Students decide order of dialogue.
4. Role play is presented with students either reading parts from the cards or paraphrasing the information.

TEACHER PREPARATION C: List of Words Dealing with Unions can be used for teacher information or can be copied for students to read in *Classroom Activity* B.

TEACHER PREPARATION D: Matching Columns is to be done individually in *Classroom Activity* C. Make a copy for each student.

ANSWERS D:

Matching Columns of Words and Definitions.

1. E strike
2. J dues
3. A seniority
4. I employee
5. B employer
6. G job security
7. C labor union
8. H supervisor
9. L just
10. D shift
11. F collective bargaining
12. K working conditions

IC20
Classroom Activity B

WORDS DEALING WITH UNIONS

1. Labor union - a group of workers joined together as a group
2. Working conditions- how clean or safe a working place is
3. Job security - a worker is reasonably sure that he will keep his job if he does the work well
4. Employer - the person who pays a worker
5. Supervisor - your foreman - boss-superior
6. Employee - worker
7. Just - fair
8. Seniority - the time a worker has been employed by the company
9. Shift - the hours an employee works each day
10. Dues - money a worker pays to the union in order to belong to the union
11. Collective bargaining - the union's representative tries to reach agreement with the company's representative
12. Strike - employees refuse to work
13. Union demand - a union insists on what it wants in bargaining

IC20
Classroom Activity C

MATCHING COLUMNS

1.	_____	strike	A.	Time an employee has worked for one company
2.	_____	dues	B.	Company or person who pays a worker
3.	_____	seniority	C.	A group of workers who work together for better conditions
4.	_____	employee	D.	Time worked every day
5.	_____	employer	E.	Workers refuse to work until union demands are met
6.	_____	job security	F.	Union and company talking until an agreement is made
7.	_____	labor union	G.	If he does his job well, a worker will not be fired
8.	_____	supervisor	H.	Boss
9.	_____	just	I.	Worker
10.	_____	shift	J.	Money from workers that union uses to get what workers want
11.	_____	collective bargaining	K.	Safety, cleanliness, wages, supervisors, benefits
12.	_____	working conditions	L.	Fair

IC20
Union Role Play

PLAYER CARDS

COMPLAINING WORKER

SHOP STEWARD

BOSS

SUPERVISOR

WORKER

WORKER

PLAYER CARDS

LUNG ASSOCIATION REPRESENTATIVE	TV REPORTER
WORKER	MEDIATOR
COMPLAINING WORKER'S DOCTOR	

IC20
Union Role Play

DIALOGUE CARDS

I can't breathe this dusty air. It's giving me a bad cough. Can't something be done?

The air is terrible here. I'm coughing, too.

I'll talk to the supervisor. Maybe he can do something.

Come on! Nothing's wrong with the air! I've been breathing it for 30 years every time I visit the factory floor. I'm not doing anything. Nothing's wrong.

Hey, man, I just work here like you do. Besides, I'm not coughing. You'll have to talk to the boss.

Clean air is worth striking for.

DIALOGUE CARDS

Let's see if the steward will help us set up picket lines.

This worker has been may patient for ten years. He has a cough which will not respond to my treatment. I believe dusty air in his work place is causing it.

This is Alan Ames of WKBD-TV. Sir, can you tell me what these picket lines are about?

Let's all sit down and talk about this. Maybe we can settle this strike and get this factory going again.

It has been proven that breathing dusty air definitely contributes to lung disease. Our association feels that a dust filter should be installed here.

LANGUAGE ARTS FOR BEGINNER

CONSUMER ECONOMICS

TEACHER PREPARATION B: A List of Vocabulary words should be given to each student for referral during the *Classroom Activities*.

TEACHER PREPARATION C: Four Blank Paycheck Stubs should be given to each student to use for computations in *Classroom Activity* C.

TEACHER PREPARATION D: Use the Data for Math Exercise by either writing on the chalkboard or making a copy for each student. Use as *Classroom Activity* C.

ANSWERS D:

1.

Gross	$209.05
FICA	$ 12.54
Federal	$ 25.08
State	$ 4.18
Net	$167.25

2.

Gross	$133.20
Take home	$102.82

3.

Regular	$316.00
Overtime	$118.50
Federal	$ 56.48
FICA	$ 26.07
Take home	$249.95

4.

Deductions	$113.73

IIAi
Classroom Activities

LIST OF VOCABULARY WORDS

used on paycheck stubs

F.I.C.A. - social security tax

GROSS PAY - amount earned before deductions

NET PAY - amount taken home after deductions

UNION DUES - money paid to belong to a union

FEDERAL WITHHOLDING TAX - money deducted until federal tax time

STATE WITHHOLDING TAX - money deducted until state tax time

HEALTH INSURANCE - money paid to receive insurance benefits

OVERTIME PAY - money earned for working extra hours

REGULAR PAY - money earned for usual hours

DISABILITY INSURANCE - money paid to guarantee salary if a worker is badly injured or very ill

IIA1
Classroom Activity C

PAYCHECK STUBS

Name

From

Regular Pay

Overtime Pay

Tips, etc.

TOTAL EARNINGS

Federal Withholding

State Withholding

F.I.C.A.

Dues

Insurance

Fees

TOTAL DEDUCTIONS

AMOUNT OF CHECK

IIA1
Classroom Activity C

DATA FOR MATH EXERCISE

1. Joe earns $5.65 per hour. This week he worked 37 hours.

   What is Joe's gross pay? ____________________

   F.I.C.A. (social security) deductions are at 6% for Joe.

   What is his F.I.C.A. deduction? ____________________

   Joe is at a 12% bracket for income tax.

   What is Joe's federal withholding tax deduction? ________

   Joe's state withholding tax is 2%.

   What is his state withholding tax deduction? ____________

   What is Joe's net pay? ____________________

2. Nancy earns $4.80 per hour plus tips. This week she worked 28 hours. She got $47.00 in tips.

   What is Nancy's gross pay? ____________________

   Nancy's federal withholding tax is $21.76.

   Nancy's state withholding tax is $3.62.

   Nancy must pay a laundry fee for her uniforms of $5.00 per week.

   What is Nancy's take home pay? ____________________

DATA FOR MATH EXERCISE

3. Elvira earns $7.90 per hour. This week she worked 40 regular hours and 10 hours overtime at time and a half.

   What is her regular pay? ______________________________

   What is her overtime pay? ______________________________

   Elvira's federal withholding tax is in the 13% bracket.

   What is her federal withholding tax deduction? ________

   What is her 6% F.I.C.A. deduction? ____________________

   Elvira's union dues are $12.00 per month.

   What is her take home pay? ____________________________

4. Steve earns $9.90 per hour for 40 hours regular pay.

   He gets $15.45 for each of 6 hours of overtime.

   His federal withholding tax is at the 13% level.

   His state charges a 1% withholding tax.

   Steve must pay $7 per week insurance for himself and $3 per week each for his wife and two children.

   His F.I.C.A. tax is 6% of his gross pay.

   What are Steve's total deductions? ____________________

TEACHER PREPARATION C:	Students will need two copies of each Budget Sheet. One copy will be done by the group in *Classroom Activity* C and one sheet will be done at home in *Classroom Activity* E.
TEACHER PREPARATION D:	Make a transparency of the Pie Graph. In *Classroom Activity D*, students will decide on size of the "slices".

IIA2
Classroom Activity C and E

BUDGET SHEET

FLEXIBLE EXPENSES

FOOD

_____ meals at home
_____ meals eaten out

CLOTHING

_____ new clothes & accessories
_____ laundry
_____ dry cleaning
_____ repairs & alterations

HOUSEHOLD EQUIPMENT

_____ appliances
_____ furniture
_____ repairs

HOME IMPROVEMENT

_____ maintenance
_____ remodeling
_____ expansion

HOUSEHOLD SUPPLIES

_____ cleaning supplies
_____ small items for home
_____ first-aid supplies

HOUSEHOLD HELP

_____ babysitter
_____ yard care
_____ window washing
_____ housecleaning

GIFTS

_____ birthdays
_____ weddings & anniversaries
_____ religious celebration
_____ showers
_____ illness
_____ graduation

TRANSPORTATION

_____ gasoline
_____ repairs & upkeep
_____ taxi
_____ bus or train

CONTRIBUTIONS

_____ religious
_____ charities
_____ service groups
_____ professional groups
_____ fraternal groups
_____ social clubs
_____ schools & colleges

HEALTH *(not covered by insurance)*

_____ medical
_____ dental
_____ eye care/glasses
_____ prescription drugs
_____ medications

PERSONAL CARE

_____ grooming aids
_____ barber shop
_____ beauty parlor

ENTERTAINMENT

_____ extra food
_____ theater tickets
_____ sports events

RECREATION

_____ hobbies
_____ vacation
_____ sports equipment

MISCELLANEOUS

_____ paper
_____ magazines
_____ stationery, postate
_____ tobacco
_____ others

OTHERS

_____ ______________________
_____ ______________________
_____ ______________________
_____ ______________________

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IIA2
Classroom Activity C and E

BUDGET SHEET

FIXED EXPENSES

HOUSING

_____ rent
_____ mortgage payments
_____ maintenance fee

TAXES

_____ federal income tax*
_____ state income tax*
_____ local taxes
_____ property taxes

UTILITIES AND HOME SERVICES

_____ telephone
_____ gas
_____ water
_____ fuel
_____ sewage
_____ garbage pickup
_____ cable TV

INSTALLMENT PAYMENTS

_____ automobile
_____ furniture or appliances
_____ personal loans

INSURANCE

_____ life
_____ automobile
_____ health and accident
_____ hospitalization
_____ fire and theft
_____ personal property
_____ social security
_____ other

FEES FOR EDUCATION

_____ tuition
_____ room and board
_____ books
_____ other

TRANSPORTATION

_____ automobile license plates
_____ vehicle sticker
_____ commuting fare
_____ parking
_____ garage rental

PERSONAL ALLOWANCES

_____ husband
_____ wife
_____ children

PERSONAL IMPROVEMENT

_____ music lessons
_____ dancing lessons
_____ books
_____ other

MEMBERSHIP DUES

_____ union
_____ professional associations
_____ clubs

CONTRIBUTIONS

_____ religious
_____ charity

SAVINGS

_____ emergency fund
_____ for goals

SUBSCRIPTIONS

_____ newspapers
_____ magazines

OTHERS

_____ ____________________
_____ ____________________
_____ ____________________
_____ ____________________
_____ ____________________
_____ ____________________

*estimate any additional payment beyond amount withheld from wages.

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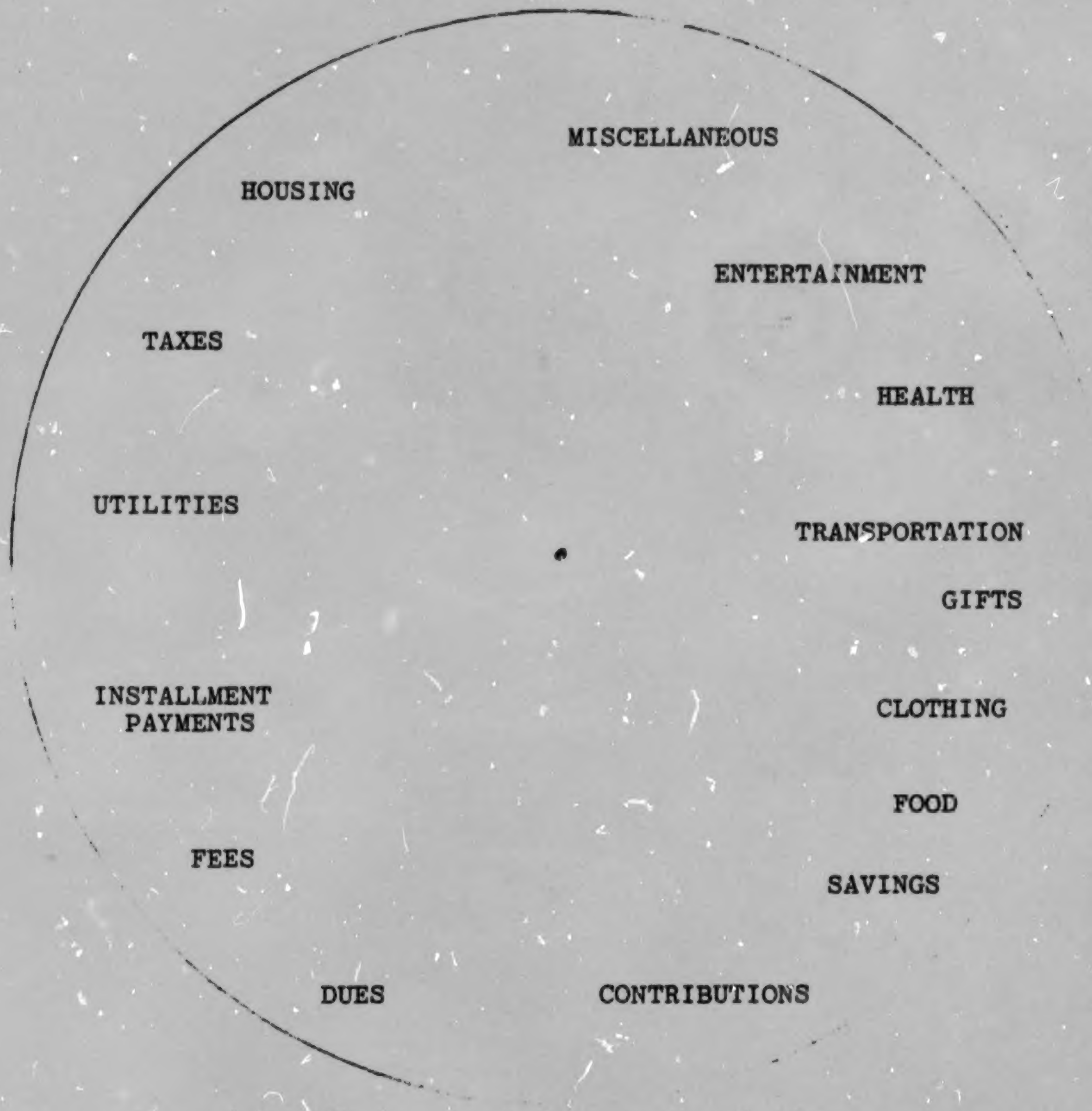
IIA2
Classroom Activity D

PIE GRAPH


MISCELLANEOUS
HOUSING
ENTERTAINMENT
TAXES
HEALTH
UTILITIES
TRANSPORTATION
GIFTS
INSTALLMENT PAYMENTS
CLOTHING
FOOD
FEES
SAVINGS
DUES
CONTRIBUTIONS

TEACHER PREPARATION B: Samples are to be copied for each student for *Classroom Activities* B,C, and D.

TEACHER PREPARATION C: Literature provided to explain NOW accounts to be used in *Classroom Activity* E.

REGULAR CHECKING

A Regular Checking account may be opened by one or more individuals for personal use, or by non-profit organizations.

As long as you keep an average monthly balance of $200, your checking account costs you nothing. Should your balance drop below a $200 average for the month, a service charge of $2.00 will be assessed for that month. There are no per check charges regardless of the number of checks you write.

Nominal fees will be charged for checking account related services such as stop payments, overdrafts, returned checks, additional statements, etc.

Statements are issued monthly.

You may make withdrawals from and deposits to both a Regular Checking and 5¼% Checking account at anyone of Fulton's conveniently located George Automatic Teller Machines. George lets you be the banker — Night and Day, Everyday. If you cannot already access your accounts through George, apply now for your George Card at any Fulton office. George is a banking convenience you shouldn't be without!

5¼% CHECKING

(N.O.W. Account)

5¼% Checking works just like a Regular Checking account BUT with an important difference. Fulton Bank will pay 5¼% interest on an average ledger balance, compounded monthly. Your interest is credited monthly. Statements are issued monthly.

As long as you maintain an average monthy balance of $500, you avoid a service charge. Should your monthly average balance drop below $500, the monthly service charge will be $4.00 and no interest will be paid for that month. There are no per check charges regardless of the number of checks you write.

Other fees for 5¼% Checking account related services are the same as those assessed on a Regular Checking account for such items as stop payments, overdrafts, returned checks, additional statements, etc.

All terms and conditions on Regular Checking and 5¼% Checking as outlined in this brochure are effective September, 1982.

Card 11A3 - Continued

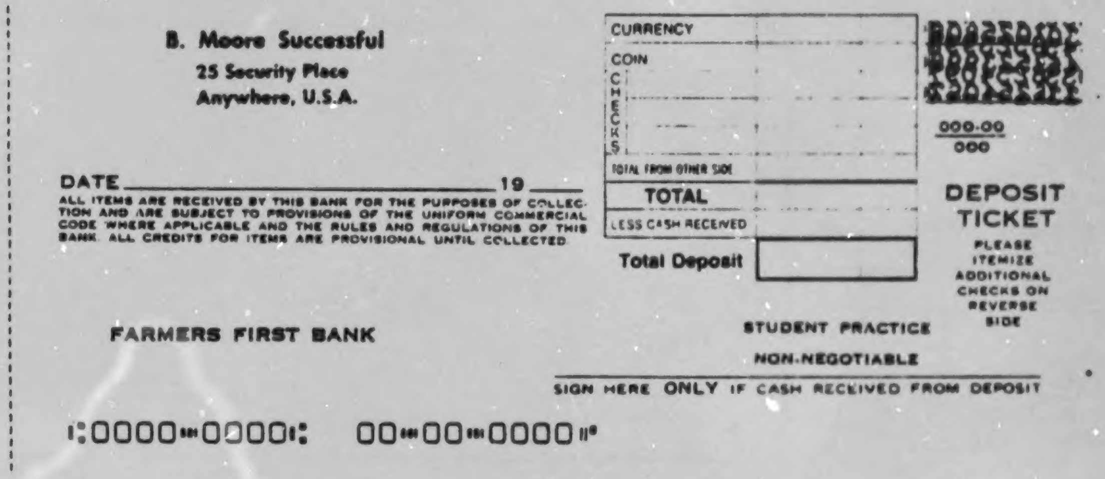
TEACHER PREPARATION D: Read the following story to the class for *Classroom Activity D*. Each student is to use blank checks and stubs to record the amount of purchase and figure new balance. Answers are given for the teacher in parentheses.

Gerry's Shopping Spree

Gerry has been needing some new clothes, and he just received his tax refund from the IRS. Before his refund check, Gerry's checking account had a balance of $47.53. The refund check was for $212.00. How much does Gerry have in his checking account now? ($259.53) Gerry needs shoes, a shirt, a tie, and gloves. He goes to a nearby shopping mall and buys a pair of shoes for $37.50. After making out a check to Goebar Shoe Store, how much does Gerry have left? ($222.03) Next, Gerry finds a nice tie and a pair of leather gloves at Harechild Apparel. The tie costs $15.00 and the gloves were priced at $18.95. Gerry writes one check for both. How much does Gerry have left now? ($188.08) Because he is so tall, Gerry has trouble finding shirts with sleeves long enough. After looking a long time, Gerry finally finds a blue shirt that fits. It costs $32.00 at the Torey Shop. Gerry pays by check. How much does Gerry's checking account have after this purchase? ($156.08) Because Gerry has so much money left over, he goes to an ice cream shop for a hot fudge sundae. He pays cash.

IIA3
Classroom Activities B,C and D. SAMPLES

BANK DEPOSIT SLIPS



B. Moore Successful
25 Security Place
Anywhere, U.S.A.

DATE ____________________ 19 ____

ALL ITEMS ARE RECEIVED BY THIS BANK FOR THE PURPOSES OF COLLECTION AND ARE SUBJECT TO PROVISIONS OF THE UNIFORM COMMERCIAL CODE WHERE APPLICABLE AND THE RULES AND REGULATIONS OF THIS BANK. ALL CREDITS FOR ITEMS ARE PROVISIONAL UNTIL COLLECTED.

FARMERS FIRST BANK

⑆0000⑉0000⑆ 00⑉00⑉0000⑈

CURRENCY	
COIN	
CHECKS	
TOTAL FROM OTHER SIDE	
TOTAL	
LESS CASH RECEIVED	
Total Deposit	

000-00
000

DEPOSIT TICKET

PLEASE ITEMIZE ADDITIONAL CHECKS ON REVERSE SIDE

STUDENT PRACTICE
NON-NEGOTIABLE

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

DEPOSIT AND CHECKBOOK

RECORD ALL CHARGES OR CREDITS THAT AFFECT YOUR ACCOUNT

NUMBER	DATE	DESCRIPTION OF TRANSACTION	[illegible]	BALANCE

BEST COPY AVAILABLE

IIA3
Classroom Activities B,C and D SAMPLES

BLANK CHECKS AND CHECK STUBS

104 $______

DATE ______ 19___

TO ______

FOR ______

	DOLLARS	CENTS
BAL FOR'D		
DEPOSITS		
TOTAL		
THIS CHECK		
OTHER DEDUCTIONS		
BAL FOR'D		

B. Moore Successful
25 Security Place
Anywhere, U.S.A.

104
000-000
000

______ 19___

PAY TO THE ORDER OF ______ $______

______ DOLLARS

FARMERS FIRST BANK

STUDENT PRACTICE
NON-NEGOTIABLE

⑆0000⑈0000⑆ 00⑈00⑈0000⑈

---

105 $______

DATE ______ 19___

TO ______

FOR ______

	DOLLARS	CENTS
BAL FOR'D		
DEPOSITS		
TOTAL		
THIS CHECK		
OTHER DEDUCTIONS		
BAL FOR'D		

B. Moore Successful
25 Security Place
Anywhere, U.S.A.

105
000-000
000

______ 19___

PAY TO THE ORDER OF ______ $______

______ DOLLARS

FARMERS FIRST BANK

STUDENT PRACTICE
NON-NEGOTIABLE

⑆0000⑈0000⑆ 00⑈00⑈0000⑈

---

106 $______

DATE ______ 19___

TO ______

FOR ______

	DOLLARS	CENTS
BAL FOR'D		
DEPOSITS		
TOTAL		
THIS CHECK		
OTHER DEDUCTIONS		
BAL FOR'D		

B. Moore Successful
25 Security Place
Anywhere, U.S.A.

106
000-000
000

______ 19___

PAY TO THE ORDER OF ______ $______

SAMPLE NOT NEGOTIABLE

______ DOLLARS

FARMERS FIRST BANK

STUDENT PRACTICE
NON-NEGOTIABLE

⑆0000⑈0000⑆ 00⑈00⑈0000⑈

IIA3
Classroom Activities B,C and D SAMPLES

BANK STATEMENT

BANK STATEMENT SHOWING CHECKS WRITTEN AND DEPOSITS MADE TO YOUR CHECKING ACCOUNT

SAFE AND SURE BANK
Anywhere, U. S. A.

Account of B. Moore Successful
25 Security Place
Anywhere, U. S. A.

Date November 25
Account 01-37-3448

Date -	Checks and other Debits	Deposits and Other Credits	Balance
		Bal. Bro't For'd →	254.20
11/01	89.90		164.30
11/05	15.00xc	32.50	181.80
11/08	7.89		173.91
11/09	5.36		168.55
11/12		20.70	189.25
11/15	12.02		177.23
11/18	13.50AP	15.00	178.73
11/20	24.00		154.73

SPECIAL TRANSACTION CODES

AC	Automatic Charge	DR	Draft
AD	Automatically Dispensed Cash	FC	Finance Charge Payment
AL	Automatic Loan	IL	Installment Loan Payment
AP	Automatic Payment	IR	Interest Credit
AS	Automatic Savings Transfer	IP	Interest Plus Transfer
CC	Certified Check	LR	Loan Request
CM	Credit Memo	LS	List of Checks
CT	Checking Account Transfer	MC	Master Charge Deposit
DM	Debit Memo	RI	Return Item
ML	Mortgage Loan Payment	RM	Remittance
OD	Overdrawn	SC	Service Charge
PC	Payroll Credit	XC	Christmas Club Payment
RE	Reversing Entry		

Balance last statement	254.20
Checks or debits	167.67
Service charge	
Deposits	68.20
Balance this statement	154.73

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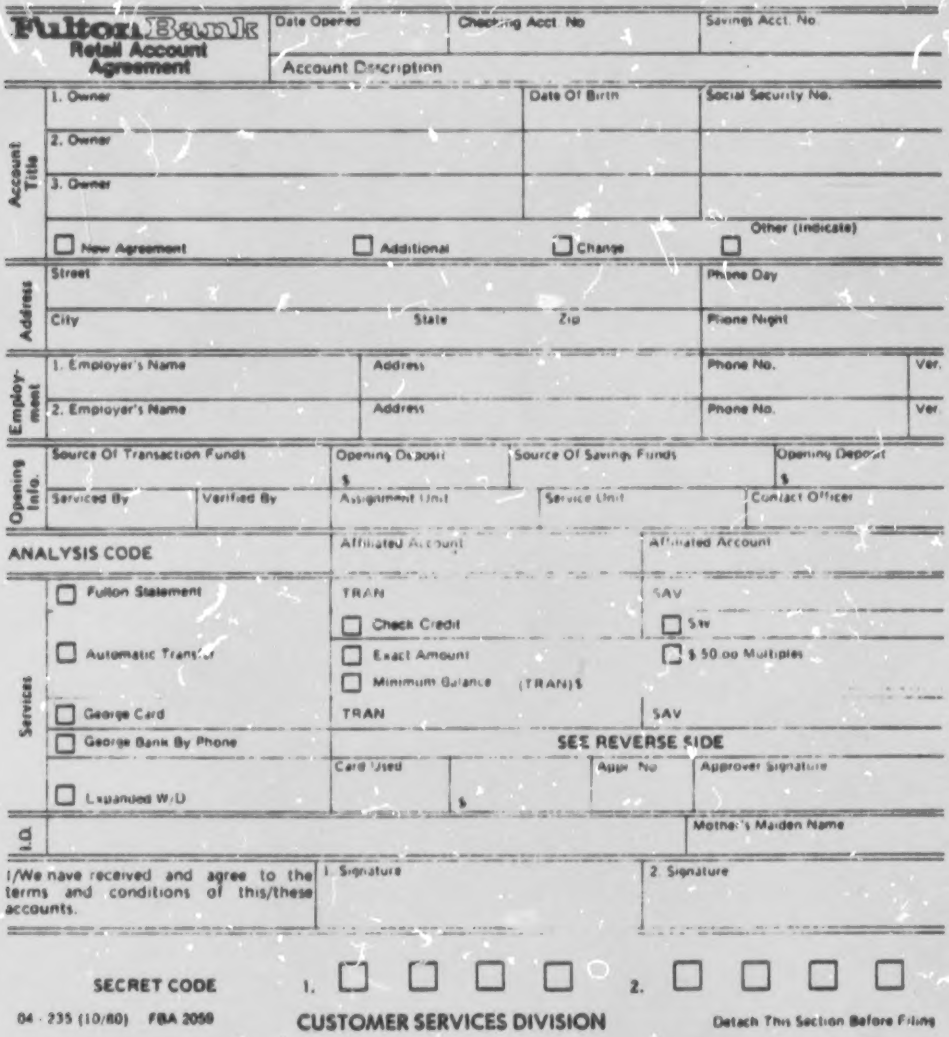
IIA3
Classroom Activities B,C and D SAMPLES

APPLICATION FOR CHECKING ACCOUNT



Fulton Bank
Retail Account Agreement

Date Opened | Checking Acct. No | Savings Acct. No
Account Description

Account Title
1. Owner | Date Of Birth | Social Security No.
2. Owner
3. Owner
☐ New Agreement ☐ Additional ☐ Change ☐ Other (indicate)

Address
Street | Phone Day
City | State | Zip | Phone Night

Employment
1. Employer's Name | Address | Phone No. | Ver.
2. Employer's Name | Address | Phone No. | Ver.

Opening Info.
Source Of Transaction Funds | Opening Deposit $ | Source Of Savings Funds | Opening Deposit $
Serviced By | Verified By | Assignment Unit | Service Unit | Contact Officer

ANALYSIS CODE | Affiliated Account | Affiliated Account

Services
☐ Fulton Statement | TRAN | SAV
☐ Check Credit | ☐ Sav
☐ Automatic Transfer | ☐ Exact Amount | ☐ $ 50.00 Multiples
☐ Minimum Balance (TRAN)$
☐ George Card | TRAN | SAV
☐ George Bank By Phone | **SEE REVERSE SIDE**
☐ Expanded W/D | Card Used | $ | Appr. No | Approver Signature

I.D. | Mother's Maiden Name

I/We have received and agree to the terms and conditions of this/these accounts. | 1. Signature | 2. Signature

SECRET CODE 1. ☐ ☐ ☐ ☐ 2. ☐ ☐ ☐ ☐

04 - 235 (10/80) FBA 2050 **CUSTOMER SERVICES DIVISION** Detach This Section Before Filing

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TEACHER PREPARATION C: The following List of Vocabulary Words relevant to savings accounts is to be used to review vocabulary in *Classroom Activity* A. It is also the basis for a Concentration Game which is included with this card.

LIST OF VOCABULARY WORDS

savings account	- money put into a bank for savings
balance	- how much money is in an account
bankbook/ passbook	- a book showing when money moves in and out of an account
deposit	- money put into an account
interest	- money the bank pays you for putting money in a savings account
signature	- your written name
teller	- a worker in a bank
withdrawal	- money you take out of an account

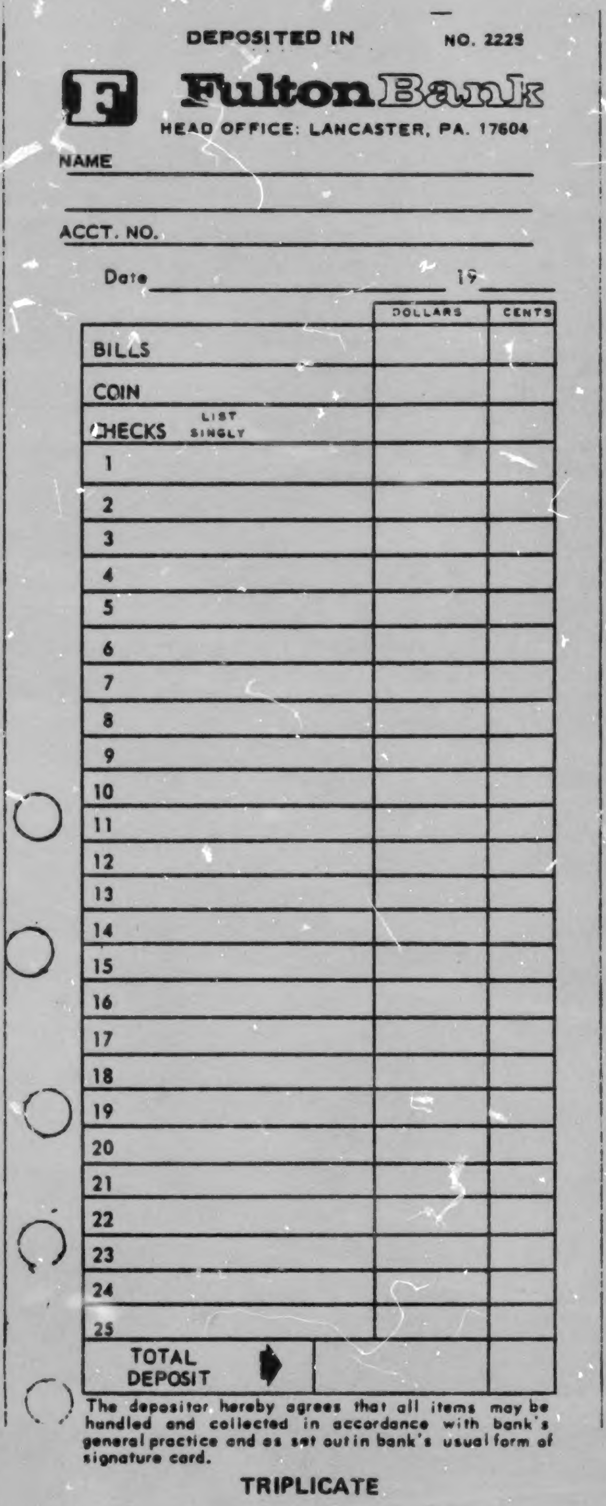
TEACHER PREPARATION D: Samples of Bank Passbook and Deposit Slips are included to use in *Classroom Activity D*.

TEACHER PREPARATION: (*Additional Activity*) Make one copy per pair of students of the cards for the Concentration Game. Cards can be cut and used as an additional activity.

IIA4
Classroom Activity D

SAMPLES

BANK DEPOSIT SLIP



DEPOSITED IN NO. 2225

Fulton Bank

HEAD OFFICE: LANCASTER, PA. 17604

NAME ______________________

____

ACCT. NO. ______________________

Date ______________ 19____

	DOLLARS	CENTS
BILLS		
COIN		
CHECKS LIST SINGLY		
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
TOTAL DEPOSIT ➧		

The depositor hereby agrees that all items may be handled and collected in accordance with bank's general practice and as set out in bank's usual form of signature card.

TRIPLICATE

IIA4
Classroom Activity D

SAMPLES

BANK PASSBOOK

Acct. No. ____________________

Name ____________________

	DATE	WITHDRAWAL	DEPOSIT	INTEREST	BALANCE	TELLER
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
			PLEASE INFORM US OF ANY CHANGE OF ADDRESS			
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						

Card IIA4
Additional Activity

CONCENTRATION GAME

BALANCE	BALANCE
PASSBOOK	PASSBOOK
WITHDRAWAL	WITHDRAWAL
SIGNATURE	SIGNATURE
SAVINGS ACCOUNT	SAVINGS ACCOUNT
BANKBOOK	BANKBOOK
DEPOSIT	DEPOSIT
INTEREST	INTEREST
TELLER	TELLER

TEACHER PREPARATION D: The Outline of How to Appeal an Unfair Utility Bill should be copied for each student. Students can use the outline during *Classroom Activity* I and can keep for future reference.

TEACHER PREPARATION E: The included Sample Utility Bills can be copied for students to use in *Classroom Activities* G & H if student has not brought in a personal utility bill.

TEACHER PREPARATION: (*Additional Activity*) Read The Case of the Elusive Electricity to the class. Have the students orally go through how to appeal an unfair utility bill.

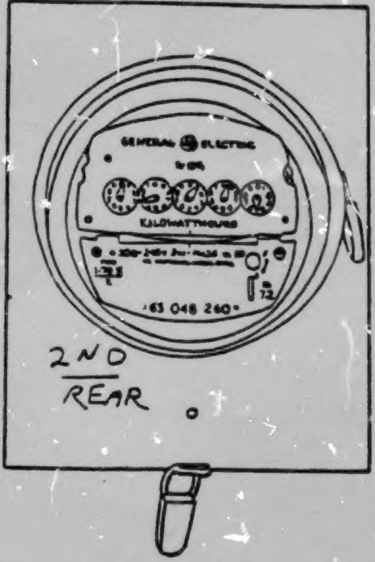
THE CASE OF THE ELUSIVE ELECTRICITY

Wilma Rogers' life had changed very much in the last six months. Her daughter had been married and had moved out of the house. Wilma's husband had died two months ago after being a housebound invalid for two years. Wilma decided to go back to work. Now, in late December, she has finally found a regular job. Because she won't be home much, Wilma closed off the upstairs of her house, installed a switch to turn off the water heater while she's at work, turned the heat down from 74^0 to 64^0 and decided to eat breakfast and lunch at work. Her electricity use went way down. The first bill she received in January was the same as December's. Wilma thought it was just a mistake. She called the electric company, and they agreed to check into it. Her February bill was the same as January's. Now Wilma really knew something was wrong. Her electricity use was down, but her bills were the same!

TEACHER PREPARATION G: Make copies of Meters and use in *Classroom Activity* F.

Card IIA5 - Classroom Activity F

(Electricity continued)



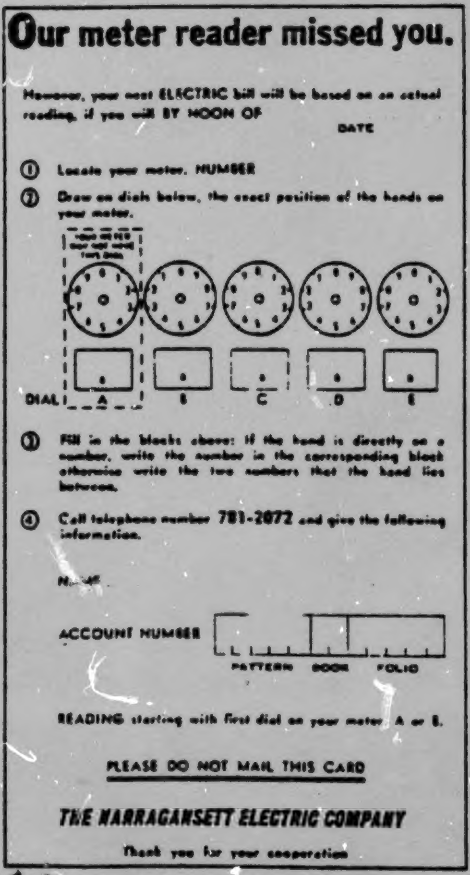
You can figure your bill in the following manner. The kilowatt hour (KWH) is the basic unit of power. It is a two-part term. One watt is the rate of energy flowing through a circuit, defined as one ampere of one volt flowing through one ohm of resistance. So, one watt for one hour equals one watt-hour. The prefix —kilo means "one thousand," so one kilowatt hour is 1000 watt hours. For example, a 100-watt light bulb burning for one hour consumes 1/10 kilowatt hour of electrical energy.

Your electric meter computes wattage (how many watts you use) by measuring the flow (amperage) and pressure (voltage). It mixes these two and gives a dial reading of the number of kilowatts used. You can read the dials yourself and check how much you use. If you're not home during the day when someone from the electric company comes to read the meter, have them leave a card so you can mark the dial reading. When you get the reading you can call the electric company and give the information.

Draw arrows ↗ in the circles in the same places that they are on your meter.

It costs less, the more electricity you use. The first kilowatt hour (KWH) costs approximately $2.25. (Your electric company can tell you the rate for your area.) The cost of each block of power, after the initial rate, goes down as the block size goes up. If you use over a certain amount of electricity, the price per KWH remains the same.

Electric bills usually come every month. Some electric companies bill once every two months; in that case, divide the amount on the bill by two to determine the monthly cost.



Our meter reader missed you.

However, your next ELECTRIC bill will be based on an actual reading, if you will BY NOON OF

DATE

① Locate your meter. NUMBER

② Draw on dials below, the exact position of the hands on your meter.

0
1
2
3
4
5
6
7
8
9
DIAL
A
B
C
D
E

③ Fill in the blocks above: If the hand is directly on a number, write the number in the corresponding block otherwise write the two numbers that the hand lies between.

④ Call telephone number 781-2072 and give the following information.

NAME

ACCOUNT NUMBER

PATTERN BOOK FOLIO

READING starting with first dial on your meter A or B.

PLEASE DO NOT MAIL THIS CARD

THE NARRAGANSETT ELECTRIC COMPANY

Thank you for your cooperation

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(continued on next page)

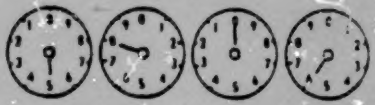
Card IIA5 - Classroom Activity F

Exercise 4

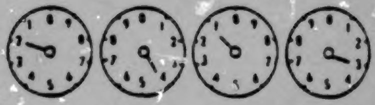
Directions: Look at the arrow in each meter. Then write the total number of kilowatt hours in the space provided.

Example:

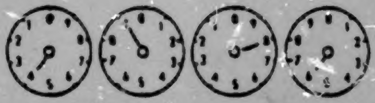
5806 ____________



1. ____________



2. ____________

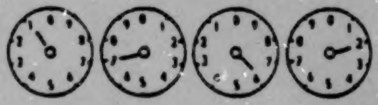


Exercise 5

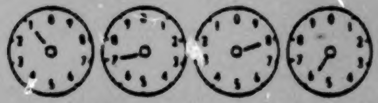
Directions: Read the following meters and fill in the number of kilowatt hours in the proper spaces.

Example:

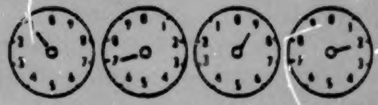
April 1762 ____________



1. May ____________



2. June ____________



Exercise 6

Directions: Change the following sentences to negative statements.

Example:
I order 180 gallons of oil every two months.

I don't order 180 gallons of oil every two months.

1. He likes having a service contract.

____

2. My contract covers parts and labor.

____

3. My aunt has a service contract.

____

(continued on next page)

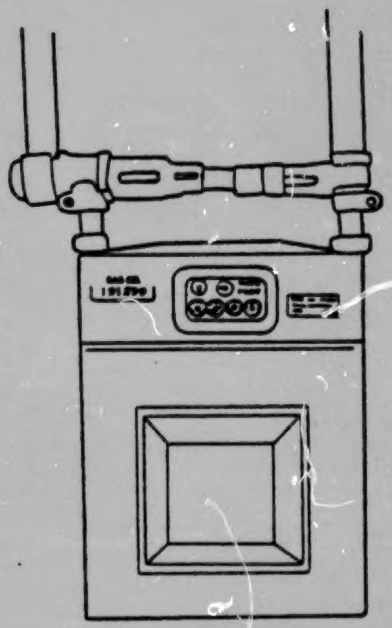
(Exercise 6 continued)

4. This month's electric bill is higher than last month's.

5. You use more electricity during the winter.

6. I can read the dials myself.

7. A man from the local electric company came yesterday to read the meter.



Gas

Gas consumption is measured in groups of 100 cubic feet (Ccf). You can call your gas company to find out the rates for your area.

The minimum monthly charge is approximately $2.35 for the first Ccf or less. (Your gas company can tell you the rate for your area). You will be billed this amount even if you move out and aren't using any gas; you must notify the gas company so you will not be charged after the day you move out.

The gas you use for heating water or any other gas-operated appliances is also computed. You can call your gas company to find out the rates.

The minimum monthly charge for using gas for a water heater is approximately $2.75. (Your gas company can tell you the rate for your area).

Gas is measured through a meter, like electricity. You must read it at the same time as the person from the gas company. If you read it at another time, you'll get a different reading, and when you figure your gas bill your total will be different from the one the gas company sends you.

If you're not home when someone comes to read the meter, the gas company will probably estimate how much you should be billed. You'll know that this has been done, because you'll see the word "estimated" on your bill.

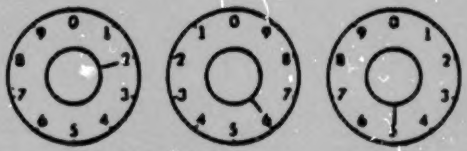
(continued on next page)

Exercise 7

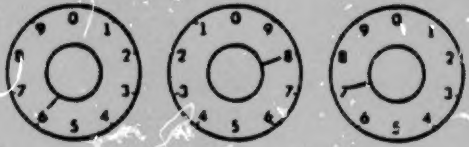
Directions: Read these meters from left to right and fill in the amounts of gas used.

Example:

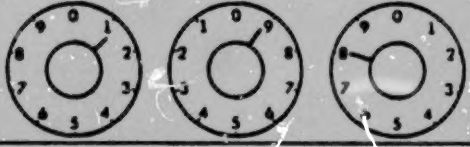
265 ________ cubic feet



1. ____________ cubic feet



2. ____________ cubic feet



Dialogue 2

Heating Bill Problems

Esther:

My heating bill is extremely high! I can't understand how this little apartment uses so much fuel.

Jerry:

Let's look around here and see what could be causing the problem.

Ah! Here's one thing. You don't have storm windows in your apartment. A lot of your heat is lost that way.

Esther:

But my landlord should provide them.

Jerry:

Yes, ask him. Remember, if he doesn't, you can call the Minimum Housing Office and they'll take care of it.

Esther:

Do you see anything else wrong?

Jerry:

Yes, you don't have any insulation between the walls. Insulation can also be put around the pipes through which hot water travels.

Esther:

Do you think the landlord should do this?

Reprinted: UNDERSTANDING YOUR UTILITY BILLS. LABEL Laps.
P.A.R., Incorporated, Providence, RI.

Card IIA5
Classroom
Activities
G & H
SAMPLE
UTILITY
BILL

UGI
CORPORATION

GAS UTILITY DIVISION

262 CONESTOGA STREET
PO BOX 4927 LANCASTER PA 17604

NEXT SCHEDULED METER READING DATE
FEB 22 83

SERVICE TO:
D E BRAUNGARD
502 FAIRWAY DR
LANCASTER PA 17603

PLEASE USE CUSTOMER NUMBER WHEN MAKING INQUIRIES
318 139 6808 05

PREVIOUS BALANCE	.00
PAYMENTS/ADJUSTMENTS	.00
LATE PAYMENT CHARGE	.00

Gas

BALANCE AS OF JAN 20, 1983 .00

CURRENT BILLING FOR SERVICE FROM NOV 19 TO DEC 21

DAYS OF USE	RATE	METER READINGS PREVIOUS	METER READINGS PRESENT	METER MULTIPLIER	METERED USAGE 100 CUBIC FT
32	THC	64	201		137

BASE RATE CHARGE	86.67	
GAS COST RATE	.86	
PA STATE TAX SURCHARGE	2.65	
TOTAL NET CURRENT BILL	90.18	
CURRENT EQUAL MONTHLY PAYMENT AMOUNT FOR GAS		95.00

PAY THIS AMOUNT ON OR BEFORE JAN 18, 1983 95.00
TO AVOID LATE PAYMENT CHARGES.

STATUS OF EQUAL MONTHLY PAYMENT PLAN

CHARGES TO DATE	BILLED TO DATE
279.94	380.00

SAMPLE

DUPLICATE BILL

APPROXIMATE GROSS RECEIPTS TAX INCLUDED IN CURRENT BILL CHARGES	4.06

ADDITIONAL INFORMATION ON REVERSE SIDE

CURRENT BILL DUE DATE
JAN 18 83

UGI
CORPORATION

PLEASE RETURN THIS PORTION WITH PAYMENT

PAY AT ANY OFFICE OR AUTHORIZED AGENCY
MAKE CHECKS PAYABLE TO U G I

▲
SAVE

PAY ON OR BEFORE THIS DATE
95.00

FOR COMPANY USE ONLY

0	0	0	0	0	0			
1	1	1	1	1	1	1	AO	
2	2	2	2	2	2	2		
3	3	3	3	3	3			
4	4	4	4	4	4			4
5	5	5	5	5	5			5
6	6	6	6	6	6			6
7	7	7	7	7	7		GG	7
8	8	8	8	8	8		GP	8
9	9	9	9	9	9			9

D E BRAUNGARD
502 FAIRWAY DR
LANCASTER PA 17603

SAMPLE

PAY AFTER DUE DATE
96.19

502 FAIRWAY DR

300 DUP

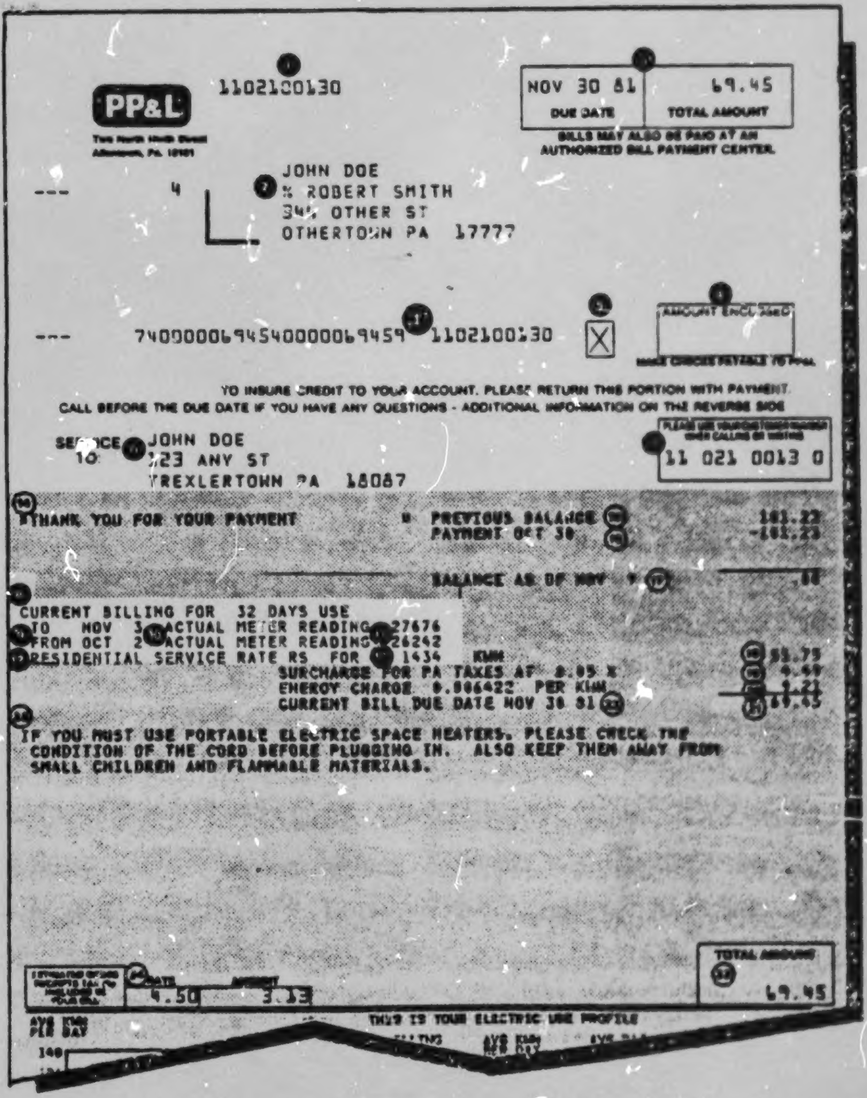
318139680805011810000950000011900000 000000

0-01-133 10/81

Card IIA5
Classroom Activities G & H

SAMPLE UTILITY BILLS

Electricity



PP&L
Two North Ninth Street
Allentown, Pa. 18101

1102100130

NOV 30 81 | 69.45
DUE DATE | TOTAL AMOUNT

BILLS MAY ALSO BE PAID AT AN AUTHORIZED BILL PAYMENT CENTER.

--- 4

JOHN DOE
% ROBERT SMITH
345 OTHER ST
OTHERTOWN PA 17777

--- 740000069454000006945 9 1102100130 ☒

AMOUNT ENCLOSED

MAKE CHECKS PAYABLE TO PP&L.

TO INSURE CREDIT TO YOUR ACCOUNT, PLEASE RETURN THIS PORTION WITH PAYMENT.
CALL BEFORE THE DUE DATE IF YOU HAVE ANY QUESTIONS - ADDITIONAL INFORMATION ON THE REVERSE SIDE

SERVICE TO
JOHN DOE
123 ANY ST
TREXLERTOWN PA 18087

PLEASE USE YOUR CUSTOMER NUMBER WHEN CALLING OR WRITING
11 021 0013 0

THANK YOU FOR YOUR PAYMENT

PREVIOUS BALANCE	101.22
PAYMENT OCT 30	-101.22
BALANCE AS OF NOV 9	.00

CURRENT BILLING FOR 32 DAYS USE
TO NOV 3 ACTUAL METER READING 27676
FROM OCT 2 ACTUAL METER READING 26242

RESIDENTIAL SERVICE RATE RS FOR 1434 KWH	55.75
SURCHARGE FOR PA TAXES AT 8.05 %	4.49
ENERGY CHARGE $.006422 PER KWH	9.21
CURRENT BILL DUE DATE NOV 30 81	69.45

IF YOU MUST USE PORTABLE ELECTRIC SPACE HEATERS, PLEASE CHECK THE CONDITION OF THE CORD BEFORE PLUGGING IN. ALSO KEEP THEM AWAY FROM SMALL CHILDREN AND FLAMMABLE MATERIALS.

RATE	AMOUNT
4.50	3.13

TOTAL AMOUNT
69.45

THIS IS YOUR ELECTRIC USE PROFILE

AVG KWH PER DAY
140

The upper section of the bill is a cashier's stub. It is intended to be returned to PP&L with the customer's payment, and is designed to be read by the Company's high speed optical scanning equipment when a payment is processed.

① **CUSTOMER NUMBER** - The customer number is printed in two locations on the bill stub. These numbers are arranged so that at least one number is readable by the Company's scanning equipment regardless of where the cashier's receipt stamp is positioned. The string of numbers located to the left of the lower customer number is also read by the scanner and contains the "net" and "gross" amounts of the bill. (For residential customers thesu amounts are equal.)

② **NAME AND MAILING ADDRESS** - The customer's name and mailing address are printed on the stub and are positioned to appear through the window of the mailing envelope.

③ **DUE DATE AND AMOUNT DUE** - The total amount due and the date by which the curren amount is to be paid are printed i white blocks at the top of the form.

12/04/81

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Card IIA5
Classroom Activities G & H

SAMPLE UTILITY BILLS

Electricity - cont.

④ AMOUNT ENCLOSED - A box is provided for the customer to fill in the amount of payment enclosed.

⑤ A white box with a "phantom X" is printed on all bills. It is used periodically to allow customers to request special Company publications or services as described in enclosed bill inserts.

The middle section of the bill contains the details of the customer's billing. This illustration presents the minimum amount of billing data that can appear on a bill for electric service.

⑥ SERVICE TO: - shows the customer's name and service address.

⑦ CUSTOMER NUMBER - appears in a white block on the form for easy reference.

⑧ CURRENT BILLING FOR (   ) DAYS USE - shows the number of days in the billing period.

⑨ TO-FROM DATES - shows the reading dates for the current and previous meter readings.

⑩ ACTUAL, ESTIMATED, or "CUSTOMER" READINGS - states whether the readings used for billing were actual readings, estimated readings, or readings submitted by the customer.

⑪ READING XXXXX - shows the current and previous readings from the customer's meter.

⑫ (   ) SERVICE RATE (   ) - shows the type of Service (Residential or General Service) and the Rate Schedule used for billing the account.

⑬ FOR (   ) KWH - shows the number of kilowatt-hours billed. This is derived by subtracting the previous meter reading from the current meter reading shown above, except when a meter change is involved. (See Illustration 805-16).

* * *

⑭ THANK YOU FOR YOUR PAYMENT - is printed on the bill whenever payment of the total previous bill is made.

⑮ PREVIOUS BALANCE - is normally the total amount shown on the last bill.

⑯ PAYMENT (date) - shows the amount of the previous period payment(s) and the date on which the most recent payment posted to the account.

⑰ BALANCE AS OF (month and day) - The date shown is the date the bill was prepared, and the amount is the net result of the above-listed transactions.

⑱ KWH AMOUNT - is equal to the rate schedule billing.

⑲ SURCHARGE FOR PA TAXES - is a charge for recovery of certain state utility taxes. It is computed by multiplying an approved factor by the amount of the rate schedule billing. The surcharge percentage is shown on the bill unless it changes during the billing period.

⑳ ENERGY CHARGE - is a charge which reflects the cost of fuels and power pool purchases. It is computed by multiplying an approved energy charge factor by the number of kilowatt-hours used.

㉑ CURRENT BILL AMOUNT - shows the total amount of the current bill.

㉒ CURRENT BILL DUE DATE - shows the date that payment of the current bill is due.

㉓ TOTAL AMOUNT - is the total amount due (current plus previous unpaid bills).

㉔ ESTIMATED GROSS RECEIPTS TAX - shows the portion of the customer's current bill (4.50%) that is paid directly to the state as gross receipts tax.

㉕ MESSAGES - Each month an informative message concerning some aspect of the services offered by PP&L is printed on the bill.

* * *

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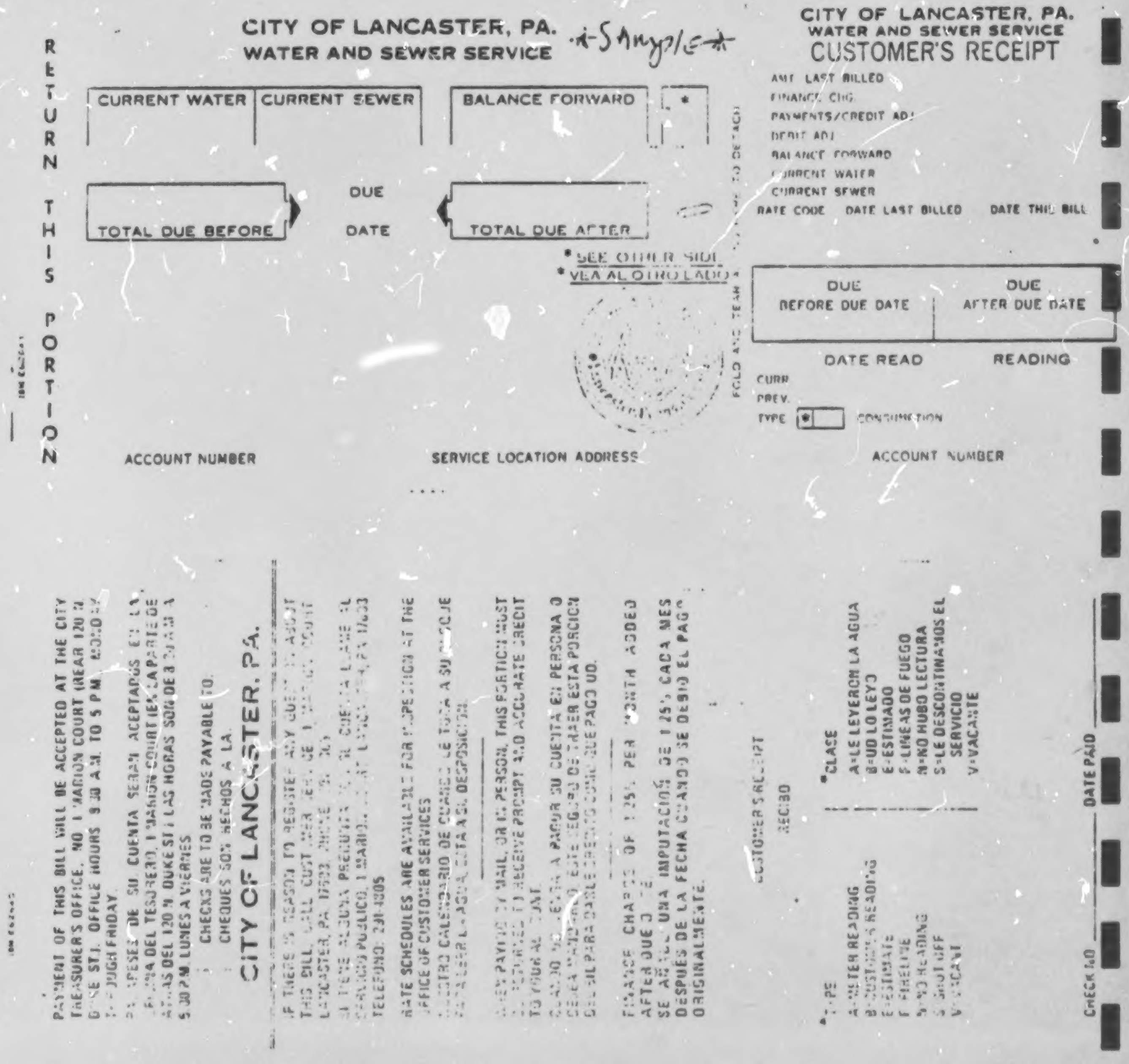
Card IIA5
Classroom Activities G & H

SAMPLE UTILITY BILLS

Water and Sewer Service



RETURN THIS PORTION

CITY OF LANCASTER, PA.
WATER AND SEWER SERVICE

-Sample-

CURRENT WATER	CURRENT SEWER	BALANCE FORWARD	*

TOTAL DUE BEFORE	DUE DATE	TOTAL DUE AFTER

*SEE OTHER SIDE
*VEA AL OTRO LADO

ACCOUNT NUMBER

SERVICE LOCATION ADDRESS

FOLD AND TEAR [illegible] TO DETACH

CITY OF LANCASTER, PA.
WATER AND SEWER SERVICE
CUSTOMER'S RECEIPT

AMT LAST BILLED
FINANCE CHG
PAYMENTS/CREDIT ADJ
DEBIT ADJ
BALANCE FORWARD
CURRENT WATER
CURRENT SEWER

RATE CODE	DATE LAST BILLED	DATE THIS BILL

DUE BEFORE DUE DATE	DUE AFTER DUE DATE

	DATE READ	READING
CURR		
PREV.		

TYPE ☐* CONSUMPTION

ACCOUNT NUMBER

PAYMENT OF THIS BILL WILL BE ACCEPTED AT THE CITY TREASURER'S OFFICE, NO 1 MARION COURT (REAR 120 N. DUKE ST.). OFFICE HOURS 8:30 A.M. TO 5 P.M. MONDAY THROUGH FRIDAY.

[illegible] DE SU CUENTA SERAN ACEPTADOS EN LA [illegible] DEL TESORERO, 1 MARION COURT (EN LA PARTE DE [illegible] DEL 120 N. DUKE ST.) LAS HORAS SON DE 8:30 A 5:00 P.M. LUNES A VIERNES

CHECKS ARE TO BE MADE PAYABLE TO
CHEQUES SON HECHOS A LA

CITY OF LANCASTER, PA.

IF THERE IS REASON TO REGISTER ANY [illegible] ABOUT THIS BILL, CALL CUST [illegible] LANCASTER, PA. 17603 [illegible]

SI TIENE ALGUNA PREGUNTA [illegible] SERVICIO PUBLICO, 1 MARION [illegible] LANCASTER, PA 17603 TELEFONO: 291-4805

RATE SCHEDULES ARE AVAILABLE FOR INSPECTION AT THE OFFICE OF CUSTOMER SERVICES

[illegible] CALENDARIO DE CUOTAS [illegible] A SU [illegible] ESTA A SU DISPOSICION

[illegible] PAYING BY MAIL, OR IN PERSON, THIS PORTION MUST [illegible] TO RECEIVE PROMPT AND ACCURATE CREDIT TO YOUR ACCOUNT.

CUANDO [illegible] A PAGAR SU CUENTA EN PERSONA O [illegible] DE TRAER ESTA PORCION [illegible] PARA DARLE CREDITO [illegible] QUE PAGO UD.

FINANCE CHARGE OF 1.25% PER MONTH ADDED AFTER DUE DATE

SE AÑADE UNA IMPUTACION DE 1.25% CADA MES DESPUÉS DE LA FECHA CUANDO SE DEBIO EL PAGO ORIGINALMENTE.

CUSTOMER'S RECEIPT
RECIBO

*TYPE
A=METER READING
B=CUSTOMER'S READING
E=ESTIMATE
F=FIRELINE
N=NO READING
S=SHUT OFF
V=VACANT

*CLASE
A=LE LEYERON LA AGUA
B=UD LO LEYO
E=ESTIMADO
F=LINEAS DE FUEGO
N=NO HUBO LECTURA
S=LE DESCONTINAMOS EL SERVICIO
V=VACANTE

CHECK NO ________ DATE PAID ________

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OUTLINE OF HOW TO APPEAL AN UNFAIR UTILITY BILL

I. Between You and the Utility Company

A. Call utility company and explain problem.

B. Listen to utility company's explanation.

C. Give utility company until next billing date to correct the problem.

D. You don't pay bill until problem is resolved.

E. If problem isn't resolved, you go to the Public Utility Commission.

II. Between You, the Public Utility Commission, and the Utility Company.

A. Either call or write the P.U.C. with the following information:

1. your name and address
2. your account number and name of utility company
3. statement of the problem
4. date utility will stop your service
5. what you want done

B. Public Utility Commission will:

1. notify utility company
2. review problem
3. try to settle problem

C. If problem isn't resolved, you can demand a hearing at the P.U.C.

C. If hearing doesn't satisfy you, you can get a lawyer and take the case to court.

TEACHER PREPARATION A: The attached pages 120-122 from "Reading Competence" are to be copied for student reading in *Classroom Activity* A.

TEACHER PREPARATION C: The listing of Taxable and Non-Taxable Items is to be used for student reference in *Classroom Activity D*. Make a copy for each student.

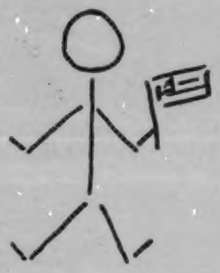
TEACHER PREPARATION: *(additional activity)* The Tax Man Game can be used as added drill in taxable and non-taxable items. The teacher reads the list. Each student decides whether the item is tax or non-tax. If the student is wrong, he draws a part of the Tax Man. When the Tax Man is completed, the student is out of the game. The winner is the student who stays in the game the longest.

ANSWERS:

Tax	Non	Maybe	
	x		apples
	x		baby clothes
x			cat litter
		x	diapers
x			elk head
		x	french fries
x			glue
x			hair spray
		x	ice cream
	x		jeans
	x		kumquats
	x		lingerie
x			McDonald's hamburgers
x			nail clippers
	x		oranges
x			ping pong balls
	x		queen size panty hose
	x		roast beef slices at deli

Tax	Non	Maybe	
	x		soap
x			telephone service
		x	uniform
	x		velvet at fabric store
x			wine in a bottle
x			xylophone
x			zebra (stuffed toy)

Sample Tax Man



IIA6
Classroom Activity A

ADDING THE SALES TAX

YOUR OBJECTIVE *You will learn to figure a percentage sales tax in this lesson.*

PENNSYLVANIA 6% SALES TAX

Amt. Sale	Tax	Amt. Sale	Tax
$.00 – .10	none	$5.11 – 5.17	.31
.11 – .17	.01	5.18 – 5.34	.32
.18 – .34	.02	5.35 – 5.50	.33
.35 – .50	.03	5.51 – 5.67	.34
.51 – .67	.04	5.68 – 5.84	.35
.68 – .84	.05	5.85 – 6.10	.36
.85 – 1.10	.06	6.11 – 6.17	.37
1.11 – 1.17	.07	6.18 – 6.34	.38
1.18 – 1.34	.08	6.35 – 6.50	.39
1.35 – 1.50	.09	6.51 – 6.67	.40
1.51 – 1.67	.10	6.68 – 6.84	.41
1.68 – 1.84	.11	6.85 – 7.10	.42
1.85 – 2.10	.12	7.11 – 7.17	.43
2.11 – 2.17	.13	7.18 – 7.34	.44
2.18 – 2.34	.14	7.35 – 7.50	.45
2.35 – 2.50	.15	7.51 – 7.67	.46
2.51 – 2.67	.16	7.68 – 7.84	.47
2.68 – 2.84	.17	7.85 – 8.10	.48
2.85 – 3.10	.18	8.11 – 8.17	.49
3.11 – 3.17	.19	8.18 – 8.34	.50
3.18 – 3.34	.20	8.35 – 8.50	.51
3.35 – 3.50	.21	8.51 – 8.67	.52
3.51 – 3.67	.22	8.68 – 8.84	.53
3.68 – 3.84	.23	8.85 – 9.10	.54
3.85 – 4.10	.24	9.11 – 9.17	.55
4.11 – 4.17	.25	9.18 – 9.34	.56
4.18 – 4.34	.26	9.35 – 9.50	.57
4.35 – 4.50	.27	9.51 – 9.67	.58
4.51 – 4.67	.28	9.68 – 9.84	.59
4.68 – 4.84	.29	9.85 – 10.00	.60
4.85 – 5.10	.30		

When Mrs. Jefferson paid for her sheets and pillowcases, she had to pay 6% more than the cost of the merchandise. The 6% charge was for Pennsylvania's sales tax.

Sales tax is different in every state. It varies from 2% in Oklahoma to 7% in Connecticut. Some cities and counties also have a sales tax. Sales tax is charged on almost every item of merchandise sold by a retail store. The store collects the money from its customers and pays it to the government.

The state or city government uses the money collected from the sales tax to pay for services like building roads or new schools.

The chart on the left is used by store clerks in Pennsylvania. It helps them to figure out sales tax quickly and accurately.

To use the sales tax chart, find out the amount of the sale (Amt. Sale). Under the Amt. Sale column you can see a range of numbers.

$1.21 would fit into the $1.18–$1.34 range.

Once you have found the Amt. Sale range, slide your finger to the right to find the Sales Tax charged on that sale. The tax on $1.21 would be $.08. Add the tax to the price of the merchandise to get the price you must pay. $1.21 + $.08 = $1.29.

Directions: Use the Pennsylvania Sales Tax chart above to compute the sales tax and price to the customer of the following items.

ITEM COST	1. $6.37	2. $.12	3. $3.98	4. $8.51	5. $5.60
SALES TAX	______	______	______	______	______
TOTAL PRICE	______	______	______	______	______

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Classroom Activity A

You may not always have a sales tax chart available. But you can figure your sales tax mathematically. The state of Indiana has a 4% sales tax. This means that you must pay four cents extra on every dollar's worth of merchandise you buy.

Make your own sales tax chart. Fill in the blanks.

PURCHASE	$1	$2	$3	$4	$5	$6	$7	$8	$9	$10	$11	$12
TAX	4¢			16¢					36¢			48¢

It is not as easy to compute tax on items that are not even dollar numbers. You must multiply the item cost by the sales tax rate to get the customer price.

Example: Item Cost: $10.30
Tax Rate: × .04
Sales Tax: .4120 + 10.30 = $10.71 Total

4% is written as the decimal .04
Write the decimals for 8% ______ 10% ______

2% ______ 16% ______

To figure out how many decimal places you need in your answer, you must count how many numbers are to the right of the decimal place in both the item cost and the sales tax.

A. How many numbers are there to the right of the decimal in the item cost and the tax rate? ____________

B. How many numbers are to the right of the decimal in the answer (sales tax)? ________________________

The answer to A and B should be the same number.

What kind of answer is .4120? Can you pay .4120¢? Of course not. You must round off (reduce) the number to two numbers to the right of the decimal. If the third number is 4 or less just drop the last two numbers. If the third number is 5 or more, drop the last two numbers but make the second number one number higher.

.4120 becomes 41¢ .3156 becomes 32¢

Reprinted: READING COMPETENCE. C[illegible]idge Book Company, New York, NY 1977.

IIA6
Classroom Activity D

TAXABLE AND NON-TAXABLE ITEMS

TAXABLE	NON-TAXABLE
HOT FUDGE SUNDAE	LEBANON BOLOGNA
DEODORANT	HERSHEY BAR
BOLOGNA SANDWICH AT A RESTAURANT	SCHOOL LUNCH
PEPSI	UNDERSHIRTS
CAMERA	CONTACT LENSES
PURINA DOG CHOW	BREAD
STEAK DINNER AT A RESTAURANT	ICED TEA
MOTEL BILLS	ASPIRIN
JEWELRY	SOAP
MINK COAT	JEANS
BARRETTES FOR THE HAIR	CIGARETTES
BASEBALL UNIFORM	FALSE TEETH
BEER	CRUTCHES
FARMER'S ALMANAC	COUGH MEDICINE
BOOKS	TIME MAGAZINE
FILM	BIBLE
DISH CLOTH	CRUCIFIX
LIGHT BULBS	SCHOOL TEXTBOOKS
SHAMPOO	SANDWICH BAGGIES
TV REPAIR	TOILET PAPER
TOYS	WATER
CHRISTMAS DECORATIONS	TOMBSTONE
CAR REPAIR	AMERICAN FLAGS

IIA6
Classroom Activity A

DIRECTIONS: Figure the total price on the following items bought in the state of Indiana. Be sure to round off your answers.

1. $16.32 Price ________

2. $4.35 Price ________

3. $7.80 Price ________

4. $1.52 Price ________

5. $20.75 Price ________

6. $100.27 Price ________

IIA6
Additional Activity

THE TAX MAN

TAX	NON-TAX	MAYBE	
			APPLES
			BABY CLOTHES
			CAT LITTER
			DIAPERS
			ELK HEAD
			FRENCH FRIES
			GLUE
			HAIR SPRAY
			ICE CREAM
			JEANS
			KUMQUATS
			LINGERIE
			MC DONALD'S HAMBURGER
			NAIL CLIPPERS
			ORANGES
			PING PONG BALLS
			QUEEN SIZE PANTY HOSE
			ROAST BEEF SLICES AT DELI
			SOAP
			TELEPHONE SERVICE
			UNIFORM
			VELVET AT FABRIC STORE
			WINE IN A BOTTLE
			XYLOPHONE
			ZEBRA (STUFFED TOY)

Your tax man

TEACHER PREPARATION B:	The Loan Applications Vocabulary List is to be made into a transparency and used in *Classroom Activity* A.
TEACHER PREPARATION E:	Make a transparency of the Loan Application to be used in *Classroom Activity* B.
TEACHER PREPARATION: (*Additional Activity*)	Make one copy per four students. Cut into cards and use to play CHANCE as vocabulary review for this card.

Card IIA7
Classroom Activity A

LOAN APPLICATION VOCABULARY LIST

LOAN	- an amount of money lent or borrowed
BORROW	- to take money and agree to repay it
PERCENTAGE	- part of a whole expressed in hundredths
DOWN PAYMENT	- the first money you pay toward something - usually a large amount
COLLATERAL	- something given to make sure a loan is repaid
INSTALLMENT	- amount of money needed to be paid at certain times
LATE CHARGE	- an extra amount charged if an installment is not paid on time
DEFAULT	- to fail to pay back a loan
LIEN	- the right to hold property until a loan is paid
INTEREST	- fee paid to use money
APPLICANT	- person seeking to borrow money
INDEBTED	- money owed

IIA7
Classroom Activity B

LOAN APPLICATION

FultonBank

ERSONAL LOAN & DEALERS APPLICATION

THIS APPLICATION IS DESIGNED TO BE COMPLETED BY THE APPLICANT WITH THE LENDER'S OR DEALER'S ASSISTANCE. PLEASE READ THE FOLLOWING DIRECTIONS AND CHECK THE APPROPRIATE BOX BEFORE COMPLETING THIS APPLICATION.

CHECK APPROPRIATE BOX

- ☐ 1) IF YOU ARE APPLYING FOR INDIVIDUAL CREDIT IN YOUR OWN NAME AND ARE RELYING ONLY ON YOUR OWN INCOME OR ASSETS AS THE BASIS FOR REPAYMENT, COMPLETE ONLY THE APPLICANT SECTION.
- ☐ 2) IF YOU ARE APPLYING FOR JOINT CREDIT WITH ANOTHER PERSON, COMPLETE BOTH APPLICANT AND CO APPLICANT SECTIONS.
- ☐ 3) IF YOU ARE APPLYING FOR INDIVIDUAL CREDIT, BUT ARE RELYING ON INCOME FROM ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE OR ON THE INCOME OR ASSETS OF ANOTHER PERSON AS THE BASIS FOR REPAYMENT OF THE CREDIT REQUESTED, COMPLETE BOTH SECTIONS, PROVIDING INFORMATION IN THE CO-APPLICANT SECTION ABOUT THE PERSON ON WHOSE ALIMONY SUPPORT, OR MAINTENANCE PAYMENTS OR INCOME OR ASSETS YOU ARE RELYING UPON.

PLICANT

E	PURPOSE			AMT. REQUESTED	
ICANT			BIRTHDATE	DEPENDENTS INCLUDING SELF	
IBER	STREET	TOWNSHIP		PHONE	
T OFFICE	STATE	ZIP CODE		HOW LONG	
VIOUS ADDRESS				HOW LONG	
OWN	LANDLORD OR MORTGAGE HOLDER & ADDRESS			PRESENT VALUE	
RENT	RECORDED NAME	HOW VALUE DETERMINED		EQUITY	
ROOM	PURCHASE PRICE	ORIGINAL MORTGAGE	BALANCE	PAYMENT	
K WITH				CHECKING ☐	SAVINGS ☐
E AND MODEL CAR	YEAR	ENCUMBRANCE HELD BY			
REST RELATIVE – NOT LIVING WITH YOU				PHONE	
RESS					

EMPLOYER		POSITION	
ADDRESS	PHONE	HOW LONG	NET MO. SALAR
PREVIOUS EMPLOYER		POSITION	
ADDRESS		HOW LONG	
OTHER INCOME – INCOME FROM ALIMONY, CHILD SUPPORT, OR OTHER MAINTENANCE NEED NOT BE DISCLOSED, IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYMENT OF THIS LOAN			AMOUNT
SOURCE OF ADDITIONAL INCOME		TOTAL NET (MONTHLY) INCOME	
LIST BANKS, FINANCE CO., AND ALL TO WHOM INDEBTED	ORIGINAL AMOUNT	BALANCE	PAYM

O-APPLICANT

4) RELATIONSHIP OF CO-APPLICANT TO APPLICANT, IF ANY ____________________

E	PURPOSE			AMT. REQUESTED	
ICANT			BIRTHDATE	DEPENDENTS INCLUDING SELF	
IBER	STREET	TOWNSHIP		PHONE	
T OFFICE	STATE	ZIP CODE		HOW LONG	
VIOUS ADDRESS				HOW LONG	
☐ OWN	LANDLORD OR MORTGAGE HOLDER & ADDRESS			PRESENT VALUE	
☐ RENT	RECORDED NAME	HOW VALUE DETERMINED		EQUITY	
☐ ROOM	PURCHASE PRICE	ORIGINAL MORTGAGE	BALANCE	PAYMENT	
K WITH				CHECKING ☐	SAVINGS ☐
E AND MODEL CAR	YEAR	ENCUMBRANCE HELD BY			
REST RELATIVE – NOT LIVING WITH YOU				PHONE	
RESS					

EMPLOYER		POSITION	
ADDRESS	PHONE	HOW LONG	NET MO. SALAR
PREVIOUS EMPLOYER		POSITION	
ADDRESS		HOW LONG	
OTHER INCOME – INCOME FROM ALIMONY, CHILD SUPPORT, OR OTHER MAINTENANCE NEED NOT BE DISCLOSED, IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYMENT OF THIS LOAN			AMOUNT
SOURCE OF ADDITIONAL INCOME		TOTAL NET (MONTHLY) INCOME	
LIST BANKS, FINANCE CO., AND ALL TO WHOM INDEBTED	ORIGINAL AMOUNT	BALANCE	PAYM

5) EVERYTHING THAT I HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT YOU WILL RETAIN THIS APPLICATION WHETHER OR NOT IT IS APPROVED. YOU ARE AUTHORIZED TO CHECK MY CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCE WITH ME.

____________________ SIGNATURE OF APPLICANT ____________ S.S. NO.

____________________ SIGNATURE OF CO-APPLICANT ____________ S.S. NO.

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IIA7- Classroom Activity B

FARMERS FIRST BANK
Member F.D.I.C.

9 E. Main St., Lititz, Pa. 17543

ESIDENTIAL LOAN APPLICATION

MORTGAGE PPLIED DR	☐ Conventional ☐ FHA ☐ VA ☐ ______	Amount $	Interest Rate %	No. of Months	Monthly Payment Principal & Interest $	Escrow/Impounds (to be collected monthly) ☐ Taxes ☐ Hazard Ins. ☐ Mtg. Ins. ☐ ______
epayment Option						

SUBJECT PROPERTY

Property Street Address	City	County	State	Zip	No. Units
Legal Description (Attach description if necessary)					Year Built

Purpose of Loan: ☐ Purchase ☐ Construction-Permanent ☐ Construction ☐ Refinance ☐ Other (Explain)

Complete this line if Construction-Permanent or Construction Loan	Lot Value Data Year Acquired ____	Original Cost $	Present Value (a) $	Cost of Imps. (b) $	Total (a + b) $	ENTER TOTAL AS PURCHASE PRICE IN DETAILS OF PURCHASE.

Complete this line if a Refinance Loan

Year Acquired	Original Cost $	Amt. Existing Liens $	Purpose of Refinance	Describe Improvements [ ] made [ ] to be made Cost $ ______

Title Will Be Held In What Name(s)	Manner In Which Title Will Be Held
Source of Down Payment and Settlement Charges	

This application is designed to be completed by the borrower(s) with the lender's assistance. The Co-Borrower Section and all other Co-Borrower questions must be completed and the appropriate box(es) checked if ☐ another person will be jointly obligated with the Borrower on the loan, or ☐ the Borrower is relying on income from alimony, child support or separate maintenance or on the income or assets of another person as a basis for repayment of the loan, or ☐ the Borrower is married and resides, or the property is located, in a community property state.

BORROWER			CO-BORROWER		
ame	Age	School Yrs ____	Name	Age	School Yrs ____

BORROWER	CO-BORROWER
esent Address No. Years ____ ☐ Own ☐ Rent	Present Address No. Years ____ ☐ Own ☐ Rent
treet ______	Street ______
City/State/Zip ______	City/State/Zip ______
ormer address if less than 2 years at present address	Former address if less than 2 years at present address
treet ______	Street ______
City/State/Zip ______	City/State/Zip ______
Years at former address ☐ Own ☐ Rent	Years at former address ☐ Own ☐ Rent
arital ☐ Married ☐ Separated tatus ☐ Unmarried (incl. single, divorced, widowed)	Marital ☐ Married ☐ Separated Status ☐ Unmarried (incl. single, divorced, widowed)
DEPENDENTS OTHER THAN LISTED BY CO-BORROWER NO / AGES	DEPENDENTS OTHER THAN LISTED BY BORROWER NO / AGES
Name and Address of Employer	Name and Address of Employer
Years employed in this line of work or profession? ____ years Years on this job ____ ☐ Self Employed*	Years employed in this line of work or profession? ____ years Years on this job ____ ☐ Self Employed*
osition/Title	Position/Title
Type of Business	Type of Business
Social Security Number***	Social Security Number***
Home Phone	Home Phone
Business Phone	Business Phone

GROSS MONTHLY INCOME

Item	Borrower	Co-Borrower	Total
ase Empl. Income	$	$	$
vertime			
Bonuses			
Commissions			
ividends/Interest			
et Rental Income			
Other† (Before completing, see notice under Describe Other Income below.)			
Total	$	$	$

MONTHLY HOUSING EXPENSE**

	PRESENT	PROPOSED
Rent	$	
First Mortgage (P&I)		$
Other Financing (P&I)		
Hazard Insurance		
Real Estate Taxes		
Mortgage Insurance		
Homeowner Assn. Dues		
Other:		
Total Monthly Pmt.	$	$
Utilities		
Total	$	$

DETAILS OF PURCHASE

Do Not Complete If Refinance

a. Purchase Price	$
b. Total Closing Costs (Est.)	
c. Prepaid Escrows (Est.)	
d. Total (a + b + c)	$
e. Amount This Mortgage	(
f. Other Financing	(
g. Other Equity	(
h. Amount of Cash Deposit	(
i. Closing Costs Paid by Seller	(
j. Cash Reqd. For Closing (Est.)	$

DESCRIBE OTHER INCOME

B–Borrower C–Co-Borrower	NOTICE: † Alimony, child support, or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered as a basis for repaying this loan.	Monthly Amount
		$

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IIA7 - Classroom Activity B,page 2

IF EMPLOYED IN CURRENT POSITION FOR LESS THAN TWO YEARS COMPLETE THE FOLLOWING

B/C	Previous Employer/School	City/State	Type of Business	Position/Title	Dates From/To	Monthly Income
						$

THESE QUESTIONS APPLY TO BOTH BORROWER AND CO-BORROWER

If a "yes" answer is given to a question in this column, explain on an attached sheet.	Borrower Yes or No	Co-Borrower Yes or No
Have you any outstanding judgments? In the last 7 years, have you been declared bankrupt?		
Have you had property foreclosed upon or given title or deed in lieu thereof?		
Are you a co-maker or endorser on a note?		
Are you a party in a law suit?		
Are you obligated to pay alimony, child support, or separate maintenance?		
Is any part of the down payment borrowed?		

If applicable, explain Other Financing or Other Equity (provide addendum if more space is needed).

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required (FHLMC 65A/FNMA 1003A). If the co-borrower section was completed about a spouse, this statement and supporting schedules must be completed about that spouse also.

☐ Completed Jointly ☐ Not Completed Jointly

ASSETS

Description	Cash or Market Value
Cash Deposit Toward Purchase Held By	$
Checking and Savings Accounts (Show Names of Institutions/Acct. Nos.)	
Stocks and Bonds (No./Description)	
Life Insurance Net Cash Value *Face Amount ($)*	
SUBTOTAL LIQUID ASSETS	$
Real Estate Owned *(Enter Market Value from Schedule of Real Estate Owned)*	
Vested Interest in Retirement Fund	
Net Worth of Business Owned (ATTACH FINANCIAL STATEMENT)	
Automobiles (Make and Year)	
Furniture and Personal Property	
Other Assets (Itemize)	
TOTAL ASSETS	A $

LIABILITIES AND PLEDGED ASSETS

Indicate by (*) those liabilities or pledged assets which will be satisfied upon sale of real estate owned or upon refinancing of subject property

Creditors' Name, Address and Account Number	Acct. Name If Not Borrower's	Mo. Pmt. and Mos. left to pay	Unpaid Balance
Installment Debts (include "revolving" charge accts)		$ Pmt./Mos. /	$
		/	
		/	
		/	
		/	
		/	
		/	
Other Debts Including Stock Pledges		/	
Real Estate Loans		☒	
Automobile Loans		/	
Alimony, Child Support and Separate Maintenance Payments Owed To		/	☒
TOTAL MONTHLY PAYMENTS		$	☒
NET WORTH (A minus B) $		TOTAL LIABILITIES	B $

SCHEDULE OF REAL ESTATE OWNED (If Additional Properties Owned Attach Separate Schedule)

Address of Property (Indicate S if Sold, PS if Pending Sale or R if Rental being held for income)	◇	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Taxes, Ins. Maintenance and Misc.	Net Rental Income
			$	$	$	$	$	$
		TOTALS →		$	$	$	$	$

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IIA7
Classroom Activity B
page 3

LIST PREVIOUS CREDIT REFERENCES

B - Borrower C - Co-Borrower	Creditor's Name and Address	Account Number	Purpose	Highest Balance	Date Paid
				$	

t any additional names under which credit has previously been received ____________________

AGREEMENT The undersigned applies for the loan indicated in this application to be secured by a first mortgage or deed of trust on the property described rein, and represents that the property will not be used for any illegal or restricted purpose, and that all statements made in this application are true and e made for the purpose of obtaining the loan. Verification may be obtained from any source named in this application. The original or a copy of this application will be retained by the lender, even if the loan is not granted. The undersigned ☐ intend or ☐ do not intend to occupy the property as their primary residence.

we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above acts as applicable under the provisions of Title 18, United States Code, Section 1014.

____________________ Date __________ ____________________ Date __________
Borrower's Signature Co-Borrower's Signature

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government if this loan is related to a dwelling, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please initial below.

BORROWER: I do not wish to furnish this information (initials) ______
RACE/ NATIONAL ORIGIN ☐ American Indian, Alaskan Native ☐ Asian, Pacific Islander ☐ Black ☐ Hispanic ☐ White ☐ Other (specify) __________
SEX: ☐ Female ☐ Male

CO-BORROWER: I do not wish to furnish this information (initials) ______
RACE/ NATIONAL ORIGIN ☐ American Indian, Alaskan Native ☐ Asian, Pacific Islander ☐ Black ☐ Hispanic ☐ White ☐ Other (specify) __________
SEX ☐ Female ☐ Male

FOR LENDER'S USE ONLY

NMA REQUIREMENT ONLY) This application was taken by ☐ face to face interview ☐ by mail ☐ by telephone Office of Origin __________

____________________ of ____________________ FARMERS FIRST BANK
(Interviewer) Office Name of Employer of Interviewer

Approved ______ Disapproved __________ By ____________________ On ___/___/___ Amount $__________
Rate ______ % Term ______ years. (Monthly Qtrly Semi annual) Payments of $ __________ (Princ. & Int.)

MC 65 Rev. 8/78 **REVERSE** FNMA 1003 Rev. 8/78

CUSTOMER COPY

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Card IIA7
Additional Activity

CHANCE

LATE CHARGE	an extra amount charged if an installment is not paid on time
DEFAULT	to fail to pay back a loan
LIEN	the right to hold property until a loan is paid
INTEREST	fee paid to use money
APPLICANT	person seeking to borrow money
INDEBTED	money owed

Card IIA7
Additional Activity

CHANCE

LOAN	an amount of money lent or borrowed
BORROW	to take money and agree to repay it
PERCENTAGE	part of a whole expressed in hundredths
DOWN PAYMENT	the first money you pay toward something-usually a large amount
COLLATERAL	something given to make sure a loan is repaid
INSTALLMENT	amount of money needed to be paid at certain times

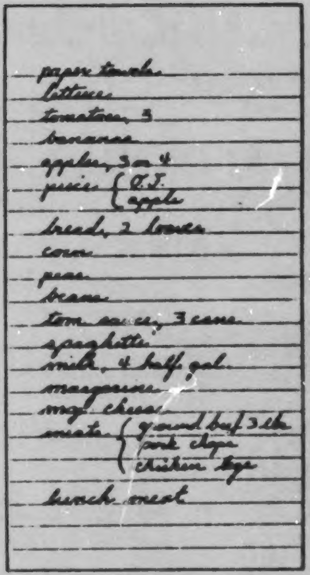
TEACHER PREPARATION B: Duplicate Buying Your Food and use for student reading in *Classroom Activity* A.

Chapter 4

Buying Your Food

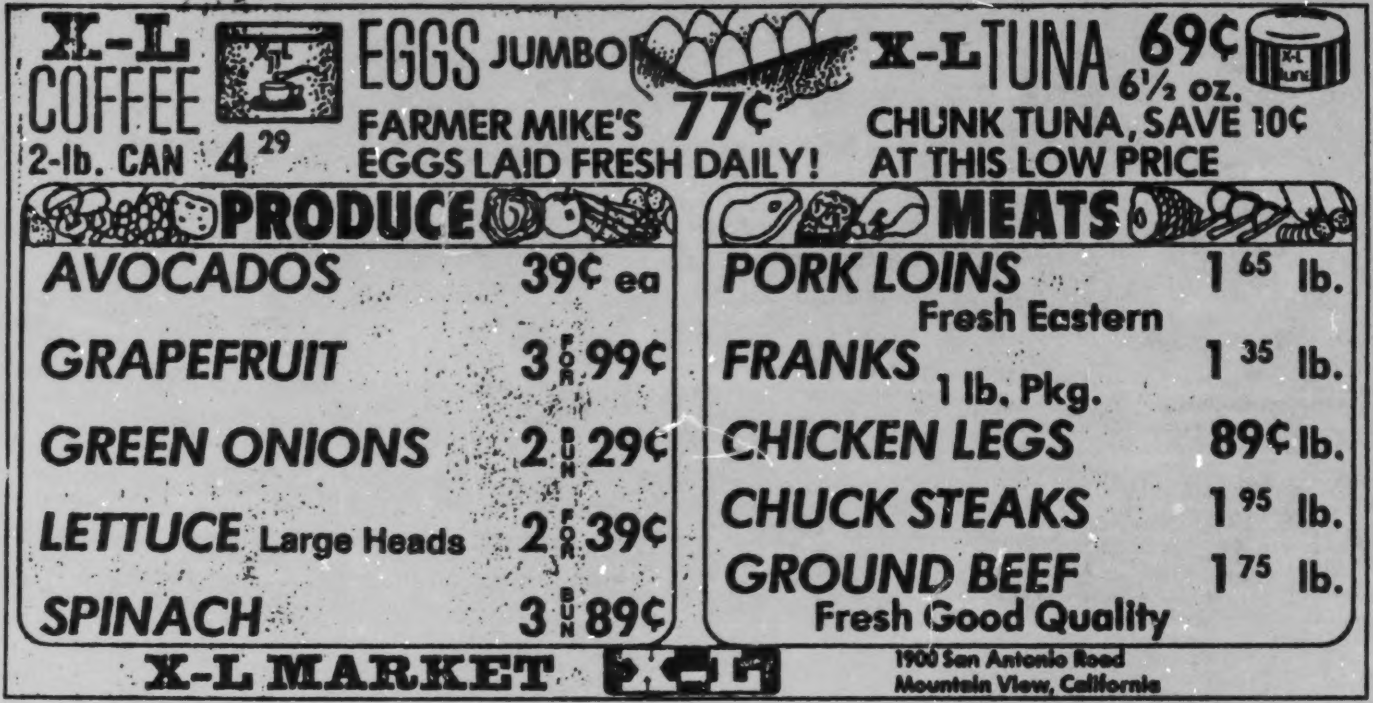
Card IIB8
Classroom Activity A

It helps to be a smart shopper. You should know just what you need when you go shopping. It is a good idea to make a list. Take your list to the store with you. Then try to buy only the things on the list.



paper towels
lettuce
tomatoes, 3
bananas
apples, 3 or 4
juice { O.J.
apple
bread, 2 loaves
corn
peas
beans
tom. sauce, 3 cans
spaghetti
milk, 4 half gal.
margarine
mozz. cheese
meats { ground beef 3 lbs
pork chops
chicken legs
lunch meat

Card II88
Classroom Activity A



X-L COFFEE
2-lb. CAN 4.29

EGGS JUMBO
FARMER MIKE'S 77¢
EGGS LAID FRESH DAILY!

X-L TUNA 69¢ 6½ oz.
CHUNK TUNA, SAVE 10¢
AT THIS LOW PRICE

PRODUCE

AVOCADOS	39¢ ea
GRAPEFRUIT	3 FOR 99¢
GREEN ONIONS	2 BUN 29¢
LETTUCE Large Heads	2 FOR 39¢
SPINACH	3 BUN 89¢

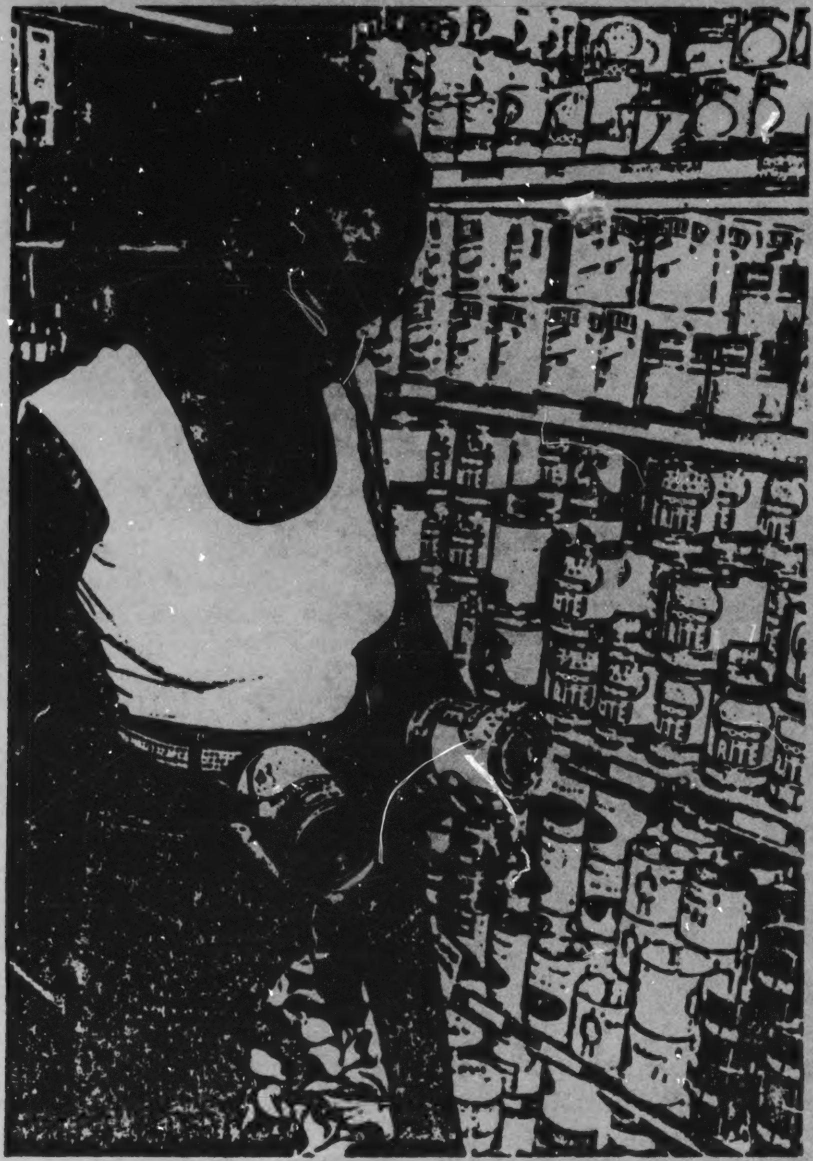
MEATS

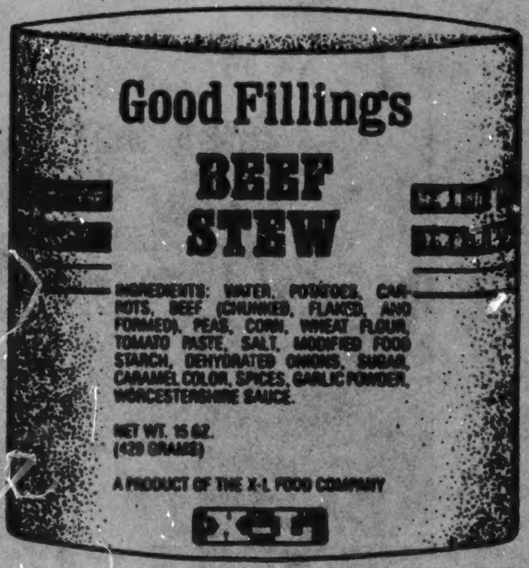
PORK LOINS Fresh Eastern	1.65 lb.
FRANKS 1 lb. Pkg.	1.35 lb.
CHICKEN LEGS	89¢ lb.
CHUCK STEAKS	1.95 lb.
GROUND BEEF Fresh Good Quality	1.75 lb.

X-L MARKET X-L

1900 San Antonio Road
Mountain View, California

Before you make your shopping list, you might want to check the newspaper. The newspaper ads may tell about a sale on some kinds of foods. Some may have coupons for things you need. If you buy those things and give the coupons to the clerk, you won't have to pay as much.




Good Fillings
BEEF
STEW
INGREDIENTS: WATER, POTATOES, CARROTS, BEEF (CHUNKED, FLAKED, AND FORMED), PEAS, CORN, WHEAT FLOUR, TOMATO PASTE, SALT, MODIFIED FOOD STARCH, DEHYDRATED ONIONS, SUGAR, CARAMEL COLOR, SPICES, GARLIC POWDER, WORCESTERSHIRE SAUCE.
NET WT. 15 OZ.
(420 GRAMS)
A PRODUCT OF THE X-L FOOD COMPANY
X-L

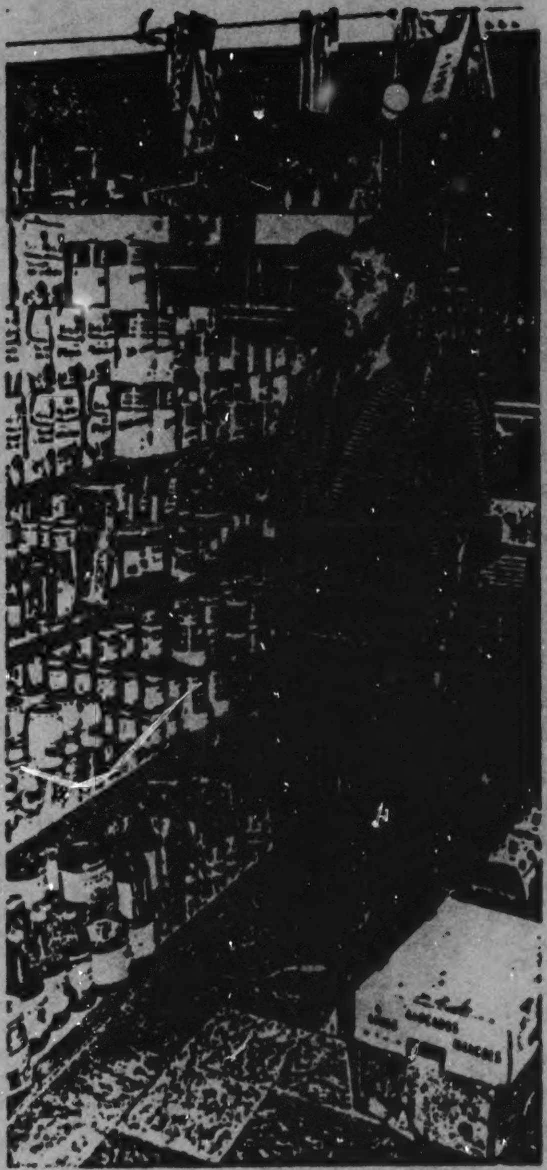
To be a good shopper, you should compare different brands of the same food. Some brands are more expensive than others. Often the store brand is the best buy.

You should read the labels, too. Find out how much is really in the can or box. Check the order of the ingredients. The ingredients must be listed in order of amount. The largest ingredient must come first.

Buying in large amounts can save you money. Some food can be kept for a long time without going bad.

Knowing where to shop also helps. In a farmers' market, you know the food will be fresh. It is easy to shop at a neighborhood store. But prices are often high there. Compare prices. You can find a supermarket that will give you the most for your money.

BROWN RICE
BROWN



Card IIB8
Classroom Activity A

Card IIB8
Classroom Activity A

Words to Learn

brand the name of one kind of goods in a store, often the name of the company that makes those goods

clerk a person who sells things in a store or supermarket

compare to see how two or more things are the same and how they are different

coupon a special ticket that you can turn in at a store to buy something for a lower price

farmers' market a store, often outside, where vegetables and other things are sold fresh from the farm

ingredients all the things that make up something

label the words on a can, box, or bag that tell you what is inside

neighborhood store a store that is close to where you live, often a small store

newspaper a paper that gives the news of the day

newspaper ads ads in the newspaper, often telling of things that are selling for less at stores

sale a time when some things in a store are sold for less

shopper a person who shops

shopping the picking and buying of goods, such as food or clothes

store brand food or other goods that have the name of the store on the label

supermarket a large food store

Word Mix-Up

Fix the letters in each mixed-up word to make a word that fits the meaning.

1. dbnra	_ _ _ _ _	the name of the company that made the goods
2. relck	_ _ _ _ _	someone who sells something
3. percoma	_ _ _ _ _ _ _	to see how things are different and the same
4. inderesting	_ _ _ _ _ _ _ _ _ _ _	all the things in something

---

Funny Words

There is no such word as waffing or any of the other dark words below. Read the sentences. Then draw a line from each of the dark words in the list to the word or words that tell what it is.

The night before I go **waffing**, I read the **grankle zeps**. Often the **grankle zeps** tell me about a **kibb**. When there is a **kibb**, I can buy some things for less money.

You should see me at the **olly**. I always find what I want. But I don't always buy the first thing I find. I check each **wolly**. One **wolly** is not like another **wolly**, you know. And I read the **shmeam** on each one, too. One **wolly** of something may have more in the can than another **wolly**. The **olly wolly** often costs less.

Be a smart **waffer** like me. Then you'll save money each time you go the the **olly**.

1. **waffing**
2. **grankle zeps**
3. **kibb**
4. **olly**
5. **wolly**
6. **shmeam**
7. **olly wolly**
8. **waffer**

a. label
b. store brand
c. shopper
d. newspaper ads
e. brand
f. shopping
g. store
h. sale

Remembering

When would you go to each kind of store below?

1. neighborhood store ______________________
____

2. farmers' market ______________________
____

3. supermarket ______________________
____

Card 11B8
Classroom Activity A

Reprinted: MONEY MANAGEMENT. Adult Basic Literacy Educational Skills Text
ABLEST. Pitman Learning, Incorporated, Belmont, CA 1980

LANGUAGE ARTS FOR BEGINNERS
Understanding Food Product Packaging

Basic Skills Made Easy
Consumer Economics: Card: IIB9

TEACHER PREPARATION A: Questions from the Comparative Shopping Tape are available. The students may read with the tape and then answer orally or in writing.
(Additional Activity)

ANSWERS:

Exercise 1:

1. They want to save money.
2. They are on the shelf, under each product.
3. They tell you the price per unit for a particular item.
4. No, they are not all sold in the same sized packages.
5. No, they are not all manufactured by the same company.
6. They are sold by the pound.
7. You will determine which package has the lowest price.

Exercise 3:

1. No, they do not have the same weight.
2. The price is 55¢.
3. The unit price is $2.88.
4. The unit is pounds.
5. There are 5 ounces.
6. The price per ounce is 9¢.
7. The price per pound is $1.44.
8. There are 16 ounces in a pound.
9. Answers may vary depending upon individual response.
10. Kings' has the lowest unit price.

Exercise 6:

1. It comes in cardboard containers.
2. Yes, we should always look for the lowest unit price when we buy juice.
3. They contain 4 ounces.
4. Three cans weigh the same.
5. G's Orange Juice Company makes the largest can.
6. A's Orange Juice has the lowest price (4 oz. size).

continued-------

TEACHER PREPARATION - continued

ANSWERS:

Exercise 6:

7. C's Orange Juice has the lowest unit price (16 oz. size).
8. We are using pounds.
9. Yes, but it is not the cheapest buy.
10. A's Orange Juice is the best buy if you don't want too much juice.

Exercise 9:

1. The U.S. government made "dating" a law.
2. They must have a date.
3. You will find it on the top of the carton.
4. No, the date is in numbers.
5. The date indicates when that product will begin to lose its freshness.
6. The dates should be in the future.
7. Answers will vary depending upon individual response.

Exercise 15:

1. You should buy meat for the number of servings it will provide.
2. You must decide how many ounces of cooked, lean meat you should feed to each member of your family.
3. Answers will vary depending upon individual response.
4. No, hamburger doesn't contain bones.
5. No, liver doesn't contain gristle.
6. The best time to buy expensive cuts of meat is when markets advertise specials in the newspaper.

IIB9
Additional Activity

UNIT PRICING

Exercise 1:

Vocabulary

price *(cost)*

confuse *(to mix up; to throw into disorder)*

comparative *(examined to determine likeness or dissimilarity of two or more items)*

save *(to conserve; to preserve for future use; to prevent waste)*

shelf *(a thin, flat board affixed horizontally to a wall to hold things)*

labels *(cards or papers marked and attached to an object to indicate its contents)*

item *(an article; a unit)*

unit *(one; a single item)*

package *(a parcel; a box containing things, usually sealed)*

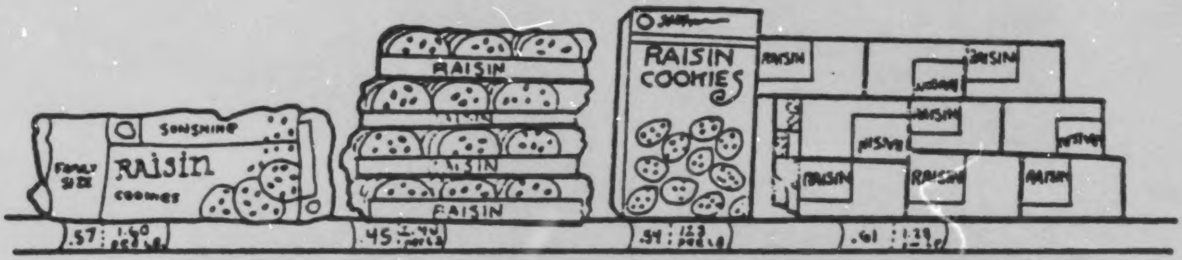
determine *(to find out exactly)*

Unit Pricing

Most people find prices in the supermarket confusing. They want to save money but don't know how comparative shopping saves money.

On each shelf, under each product, there are labels. These labels tell the price per unit of that item.

For example, raisin cookies are made by several different companies. They are sold in different sized packages.



Look on the shelf under the cookies. You'll see the unit price.

That's the price per pound of cookies. You might not want to buy a pound but you'll be able to determine which package has the lowest price.

IIB9
Additional Activity

QUESTIONS - Exercise 1:

UNIT PRICING

Exercise 1

Directions: Answer the following questions with complete sentences.

Example:
What's confusing in the supermarket?

Prices are confusing in the supermarket.

1. What do most people want to do when they shop?

2. Where are the unit price labels?

3. What do these labels tell you?

4. Are cookies all sold in the same sized packages?

5. Are all cookies manufactured by the same company?

6. By what unit are cookies sold?

7. What will you determine by reading the unit price of cookies?

IIB9

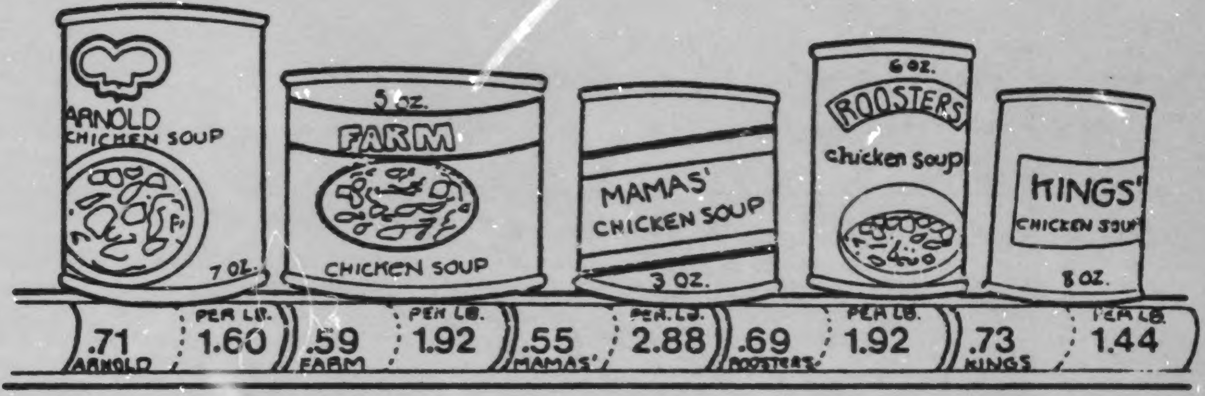
Additional Activity

UNIT PRICING

Exercise 3:

Vocabulary

left *(in the direction of the left hand)*
right *(in the direction of the right hand)*
can(noun) *(a metal container)*
divide *(to separate into parts)*
multiply *(to increase; to find a product, mathematically)*
weight *(heaviness by pound)*


ARNOLD CHICKEN SOUP
7 OZ.
5 OZ.
FARM
CHICKEN SOUP
MAMAS' CHICKEN SOUP
3 OZ.
6 OZ.
ROOSTERS
Chicken Soup
KINGS' CHICKEN SOUP
8 OZ.
.71 ARNOLD
PER LB. 1.60
.59 FARM
PER LB. 1.92
.55 MAMAS'
PER LB. 2.88
.69 ROOSTERS
PER LB. 1.92
.73 KINGS
PER LB. 1.44

Pictured above are five cans of chicken soup. They are all made by different companies. They all have different prices and different weights. Look at the unit price labels. The number on the left is the price per can. The number on the right is the unit price. The unit for this soup is pounds (lbs.). There are 16 ounces (ozs.) in a pound. To find the unit price yourself, you divide the number of ounces into the price on the can. That will give you the price per ounce. You multiply 16 ounces by the price per ounce to find the price per pound.

For example, Arnold Chicken Soup costs 71¢. Let's find the unit price and the price per pound.

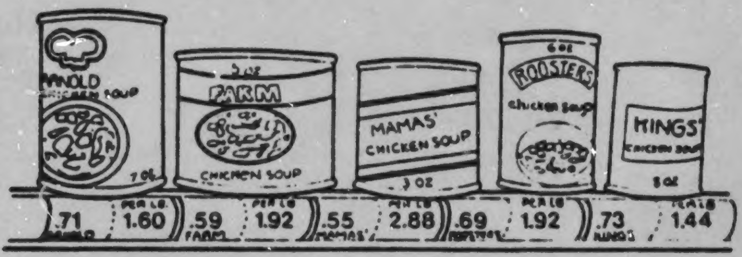
16 oz. = 1 lb.
71¢ ÷ 7 oz. = $.10 per oz.
(unit price)
16 × $.10 = $1.60 per lb.
(price per pound)

IIB9
Additional Activity

Questions - Exercise 3:

Exercise 3

Directions: Answer the following questions with complete sentences, using the picture below for assistance.



NOLD
CHICKEN SOUP
7 oz
3 oz
FARM
CHICKEN SOUP
MAMAS'
CHICKEN SOUP
3 OZ
6 oz
ROOSTERS
chicken soup
KINGS
CHICKEN SOUP
8 oz
.71
PER LB.
1.60
.59
FARM
PER LB
1.92
.55
MAMAS'
PER LB
2.88
.69
PER LB
1.92
.73
KINGS
PER LB
1.44

Example:
Are the cans of soup all the same price?

No, they are not all the same price

1. Do they have the same weight?

2. What is the price on the third can from the left?

3. What is the unit price of the third can from the left?

4. What is the unit for this soup?

5. How many ounces of soup are in the second can from the left?

6. What is the price per ounce of the fifth can from the left?

7. What is the price per pound of the first can on the right?

8. How many ounces are in a pound?

9. Do you understand how to find the unit price?

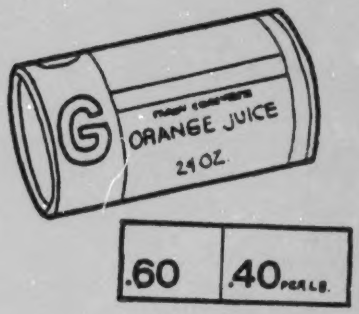
10. Which can of soup has the lowest unit price?

IIB9
Additional Activity

Exercise 6: JUICE

Vocabulary

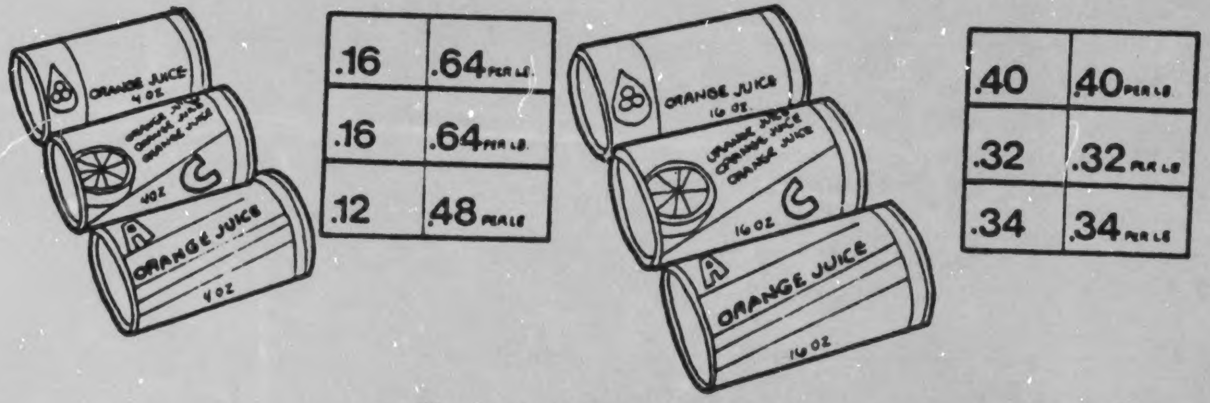
frozen *(hardened by cold)*
bottle *(a container; a jar or a flask)*
cardboard *(stiff, thick paper or pasteboard for boxes, cards, etc.)*
container *(a box, can, or jar used to hold something)*
however *(nonetheless; in spite of)*
brand (noun: *kind or make of a product)*
cartons *(boxes made of cardboard)*


G
ORANGE JUICE
24 OZ.
.60
.40 PER LB.

Juice

Fruit juice can be bought fresh or frozen. When it's frozen, it's in a cardboard container. You should look for the unit price when you buy juice, too.

Some companies make better frozen juices than others. Look for the unit prices on the brands you like.


ORANGE JUICE
4 OZ
ORANGE JUICE
ORANGE JUICE
ORANGE JUICE
C
4 OZ
A
ORANGE JUICE
4 OZ
.16
.64 PER LB.
.16
.64 PER LB.
.12
.48 PER LB.
ORANGE JUICE
16 OZ
ORANGE JUICE
ORANGE JUICE
ORANGE JUICE
C
16 OZ
A
ORANGE JUICE
16 OZ
.40
.40 PER LB
.32
.32 PER LB
.34
.34 PER LB

Pictured above are 7 containers of frozen orange juice. The small cans all weigh the same. Three of the larger cans weigh the same, but the largest can weighs the most.

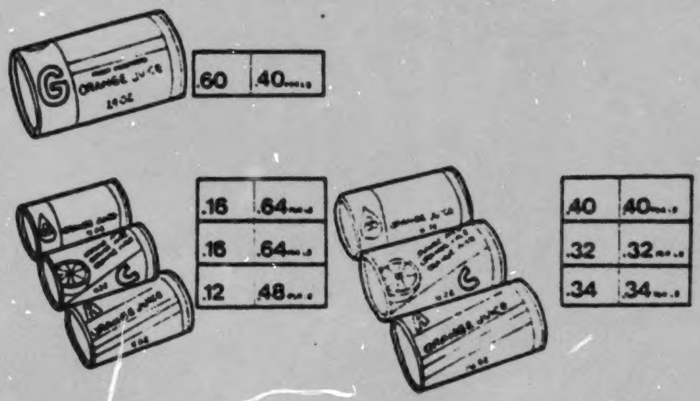
Look at the prices on the cans. They are all different. Look at the unit price (the number on the right) on the label. The unit that we use for frozen orange juice is pounds.

IIB9
Additional Activity

Questions - Exercise 6:

Exercise 6

Directions: Answer the following questions with complete sentences, using the picture below for assistance.



Example:

How can we buy fruit juice?

We can buy either fresh or frozen fruit juice.

1. In what does frozen juice come?

2. Should we always look for the lowest unit price when we buy juice?

3. How many ounces do the small cans contain?

4. How many large cans weigh the same?

5. What company makes the largest can?

6. Which can has the lowest price on it?

7. Which can has the lowest unit price?

8. What unit are we using here?

9. Is the largest can a good buy?

10. If you don't want too much juice, which small can is the best buy?

IIB9
Additional Activity DATING

Exercise 9:

Vocabulary

eggs *(shell-covered ovals produced by hens and used for cooking and eating)*
butter *(a yellow fatty substance obtained by churning milk or cream)*
margarine *(a butter-like spread made from vegetable oils or animal fats)*
cheese *(a solid food made from curds of milk)*
yogurt *(a thickened, fermented liquid made from milk)*
law *(a body of rules recognized by a state or community as binding on its members)*
perishable *(likely to spoil or decay)*
date *(the day of the month)*
carton *(a cardboard box or container)*
top *(the upper part)*
freshness *(quality of newly gathered produce)*
always *(at all times)*

Dating

When we buy milk, eggs, butter, margarine, yogurt, and cheese, we want to be sure they are fresh. The United States government has made it a law that these dairy products and all others that are perishable have a date on them.

When you pick up a carton of milk, look on the top. You'll see a date in numbers. That date tells you when that product will begin to lose its freshness. You should always select perishable products with a date as far in the future as possible.

IIB9
Additional Activity

Questions - Exercise 9:

Exercise 9

Directions: Answer the following questions with complete sentences.

Example:
With what products is freshness important?

Freshness is important with perishable products.

1. Who made "dating" a law?

____

2. What must perishable foods have on them?

____

3. Where will you find the date on milk?

____

4. Is the date in words?

____

5. What does that date mean?

____

6. Should the dates be in the past, future, or present?

____

7. Do you think "dating" food is a good idea?

____

IIB9
Additional Activity

Exercise 15: BUYING MEAT

Vocabulary

cut of meat (noun: *a segment; a piece)*
edible *(fit to eat)*
fat *(oily, solid substance in some meats)*
gristle *(tough, white substance in some meats)*
bone *(extremely hard or brittle substance in some meats and poultry)*
serving (noun: *a portion of food)*
lean *(without fat; thin)*
member *(a person who belongs to a group)*
meal *(food served or eaten at regular intervals)*
feed (verb: *to give food to)*
save *(to conserve; to preserve)*

Buying Meat

When buying meat, the price per pound is of little help in comparing the costs of meat for a meal. Some cuts of meat contain only edible meat while others contain fat, gristle, and bone. You must buy a cut of meat for the number of servings it will provide. You need to decide how many ounces of cooked, lean meat you should feed to each member of your family. Good, lean cuts are hamburger, liver, kidneys, and chicken.

Hamburger comes in several grades: regular, lean, and extra-lean. These grades indicate the fat content. Regular has more fat than lean, and lean has more fat than extra-lean.

Sometimes you'll want to choose more expensive cuts of meat. Look for specials that the markets advertise in the newspaper. This can help you save money when you buy meat.

IIB9
Additional Activity

Questions - Exercise 15:

Exercise 15

Directions: Answer the following questions with complete sentences.

Example:
What do some cuts of meat contain?

Some contain meat which is edible, fat, gristle, and bone.

1. How should you buy meat?

2. What must you decide?

3. How many ounces of lean meat do you eat at a meal?

4. Does hamburger contain bones?

5. Does liver contain gristle?

6. When is the best time to buy expensive cuts of meat?

*Reprinted: COMPARATIVE SHOPPING. LABEL Laps. P.A.R., Incorporated,
Providence, RI.

TEACHER PREPARATION A: Make a copy of Sales Times for each student for use in *Classroom Activity* A.

TEACHER PREPARATION B: Make a copy of Kind of Store Chart for each student to use in *Classroom Activity* A & B.

ANSWERS:

Kind of Store	Advantages	Disadvantages
Department Store	variety of design wide quality range sales people fitting rooms credit	
Specialty Shops	often a better quality less shopping time required	higher prices limited goods
Catalogue Shopping	prices lower don't have to leave the house	can't try on delivery charges
Discount Stores	lower prices	minimum services quality varies
Factory Outlets	low prices perfect goods "seconds"	few salespeople only one type of goods
Used clothing Stores	low prices	quality really varies

TEACHER PREPARATION C: How to Shop Tips are to be copied for each student for use in *Classroom Activity* E.

IIB10
Classroom Activity A

SALES TIMES

AFTER HOLIDAY SALES

STORE OPENINGS

STORE CLOSINGS

SEASONAL SALES

LABOR DAY SALES

WHITE SALES

KIND OF STORE CHART

Kind of Store	Advantages	Disadvantages
Department Store		
Specialty Shops		
Catalogue Shopping		
Discount Stores		
Factory Outlets		
Used Clothing Stores		

IB10
Classroom Activity A & B

IIB10
Classroom Activity E:

HOW TO SHOP TIPS

1. Make sure you really need the item. Don't buy something without thinking about it.
2. Choose simple designs so clothes can be worn in a lot of ways. Avoid fad clothes.
3. Plan around one or two color groups so more of your clothes go together
4. Buy with cash so you can go to any store and can only spend what you have. Using credit cards costs money.
5. Always check the recommended care of the garment.
6. Sales clothes usually can't be returned.
7. Check the clothes to see if they are well-made.
8. Try clothes on. Move in them. See if the clothes feel comfortable.

TEACHER PREPARATION B: The List of Words Found on Clothing Labels is used as a vocabulary exercise in *Classroom Activity* B. Either make a copy for each student or write the words on the chalkboard.

TEACHER PREPARATION: *(Additional Activity)* The Concentration Game is included to aid students in recognizing words found on clothing labels. It may be used as part of *Classroom Activity* B. Make a copy for each pair of students and cut into cards.

IIB11
Classroom Activity B

LIST OF WORDS FOUND ON CLOTHING LABELS

1. do not bleach
2. wash by hand
3. dry clean only
4. do not dry clean
5. machine wash warm
6. machine wash hot
7. hand wash
8. dry flat
9. hang dry
10. tumble dry
11. remove promptly
12. wash in cold water
13. cool water
14. low heat
15. cold rinse
16. drip dry
17. see reverse for care
18. use cool iron
19. do not wring
20. wash before wearing
21. wash separately
22. machine wash delicate
23. polyester
24. cotton
25. acrylic
26. dacron
27. wool
28. nylon
29. orlon
30. fiberfill

CONCENTRATION GAME

ONLY	HAND	FLAT
ONLY	HAND	FLAT
HANG	PROMPTLY	WATER
HANG	PROMPTLY	WATER
LOW	RINSE	REVERSE
LOW	RINSE	REVERSE
IRON	WEARING	DELICATE

IIB11
Additional Activity

CONCENTRATION GAME

HEAT	SEPARATELY	WASH
DRIP	SEPARATELY	NYLON
DRIP	POLYESTER	NYLON
CARE	POLYESTER	MACHINE
CARE	ACRYLIC	MACHINE
WRING	ACRYLIC	FIBERFILL
WRING	WASH	FIBERFILL

IIB11
Additional Activity

CONCENTRATION GAME

BLEACH	ORLON	TUMBLE
BLEACH	WARM	TUMBLE
WOOL	WARM	REMOVE
WOOL	HOT	REMOVE
DRY CLEAN	HOT	COLD
DRY CLEAN	DRY	COLD
ORLON	DRY	HEAT

IIB11
Additional Activity

CONCENTRATION GAME

IRON	WEARING	DELICATE
COTTON	DACRON	
COTTON	DACRON	

TEACHER PREPARATION B: The list of Car Ad Abbreviations is for teacher information to be used for *Classroom Activity* B.

TEACHER PREPARATION: (*Additional Activity*) Supercar! is a game designed to reinforce the use and understanding of abbreviations. The game allows creative thought and group interaction. Use either as part of the lesson or after the lesson as a follow-up.

SUPERCAR!

A. Pairs pick numbers to determine which of the following cars they will invent. Suggestions in parentheses give ideas for that particular car.

1.	Luxury Supercar!	(*built-in TV*)
2.	Family Supercar!	(*porta-potty for children*)
3.	Speed Supercar!	(*radar-detection system*)
4.	Safety Supercar!	(*helmets drop on passengers' heads at speeds over 56 mph*)
5.	Long trip Supercar!	(*reclining seats and a built-in coffeemaker*)
6.	City Supercar!	(*dispenser for parking meter change*)

B. Invent wonderful things to go into the Supercar!

C. Write an ad using abbreviations.

D. Copy ad on chalkboard and let the rest of the class figure out what equipment each Supercar! has.

IIB12
Classroom Activity B

CAR AD ABBREVIATIONS

1. auto - automatic transmission
2. cond. - condition
3. snows - snow tires
4. V-8 or V-6 - size of the engine
5. PS - power steering
6. PB - power brakes
7. cyl - cylinder
8. green w-tan - green with tan
9. int - interior
10. AM/FM/tape - AM/FM radio and tape deck
11. spd - speed
12. air - air conditioned
13. insp - inspection
14. mags - magnesium wheels
15. exc - excellent
16. dr - door

LANGUAGE ARTS FOR BEGINNERS
Car Maintenance

Basic Skills Made Easy
Consumer Economics: Card IIB13

TEACHER PREPARATION A: If the reading level of your class is relatively low, use Project DRIVE or Label LAP. Another alternative would be to give a mechanic the following list to demonstrate on one of the students' cars.

- TIRE TREAD
- TIRE INFLATION
- OIL LEVEL
- ANTIFREEZE IN THE RADIATOR
- SIGNS OF TROUBLE
- FAN BELT AND HOSES
- WATER LEVEL IN BATTERY
- CLEANING THE BATTERY
- BRAKE FLUID

TEACHER PREPARATION B: The Vocabulary List relates to finding housing. Can be for teacher's use in *Classroom Activity* A *and* B or make a copy for each student.

TEACHER PREPARATION: *(Additional Activity)* The Ladder Game is included to aid students' recognition of words used in finding housing. Allow students to look at previous word list to fill in the ladder. Each new word on the ladder must begin with the same letter which ended the previous word.

EXAMPLES:

yard
security
rooms
refreigerator
floor

tenant
deposit
landlord

month
dining room
semi-detached
appliances

TEACHER PREPARATION D: Make copies of Sample Lease for students to use for *Demonstration of Competence.*

TEACHER PREPARATION E: Make transparency master of the Completed Lease and use as *Classroom Activity* G.

IIB14
Classroom Activity A & B

VOCABULARY LIST

1. apartment
2. landlord
3. lease
4. utilities
5. rent
6. late clause
7. furnished
8. unfurnished
9. tenant
10. security deposit
11. evict
12. eviction
13. appointment
14. appliances
15. off-street parking
16. semi
17. per mo
18. bdrm
19. priv yd
20. w-w carpet
21. br
22. lr
23. dr
24. cond
25. deposit
26. apt
27. fl or flr
28. lg
29. rms
30. refrig
31. ac
32. incl
33. ref required
34. avail
35. b-lev

SAMPLE LEASE

SAM PLATTNER REAL ESTATE

7 New Dorwart Street • Lancaster, Pennsylvania 17603 • (717) 393-5090

Michael R. Mastros

RENTAL APPLICATION

NAME ______________________________ AGE ____________
SS # ____________ MARITAL STATUS ______ SPOUSE ____________
CHILDREN AND AGES ______________________________

ADDRESS ______________________________
HOW LONG ____________ OWN/RENT/OTHER ______ PHONE ____________
LANDLORD OR MORTGAGEE ______________________________

PREVIOUS ADDRESS ______________________________
HOW LONG ____________ OWN/RENT/OTHER ____________
LANDLORD OR MORTGAGEE ______________________________

EMPLOYER ______________________________ PHONE ____________
HOW LONG ____________ JOB TITLE ____________ SALARY ____________

PREVIOUS EMPLOYER ____________________ PHONE ____________
HOW LONG ____________ JOB TITLE ____________ SALARY ____________

BANK ______________________________
CHECKING/SAVINGS/OTHER ______________________________

CREDIT REFERENCES ______________________________
____

AUTOMOBILE ______________________________

NEAREST RELATIVE ____________________ RELATIONSHIP ____________
ADDRESS ____________________ PHONE ____________

I warrant that all statements above are true, and I authorize investigation of any information given in this application or of any general character or credit information.

I understand and agree that the deposit I have given with this application will not be refunded unless this application is rejected by Sam Plattner Real Estate. If Sam Plattner Real Estate accepts this application, the deposit given will be credited toward the damage deposit and/or rent.

____________ ______________________________

IIB14
Classroom Activity G

COMPLETED LEASE

SAM PLATTNER REAL ESTATE

7 New Dorwart Street • Lancaster, Pennsylvania 17603 • (717) 393-5090

Michael R. Mastros

RENTAL APPLICATION

NAME A. FAYE MOWRER AGE 25
SS # 000-00-0000 MARITAL STATUS M SPOUSE RON
CHILDREN AND AGES (2) 19 and 14

ADDRESS 800 HEMPFIELD LANE
HOW LONG 7 yrs OWN/RENT/OTHER OWN PHONE 111-3333
LANDLORD OR MORTGAGEE MORTGAGE

PREVIOUS ADDRESS —
HOW LONG ________ OWN/RENT/OTHER ________
LANDLORD OR MORTGAGEE ________

EMPLOYER LANCASTER-LEBANON I.U.13 PHONE 569-8561
HOW LONG 7 yrs JOB TITLE Adm. Asst. SALARY $5,000

PREVIOUS EMPLOYER — PHONE ________
HOW LONG ________ JOB TITLE ________ SALARY ________

BANK FARMERS FIRST
CHECKING/SAVINGS/OTHER CHECKING / SAVINGS

CREDIT REFERENCES VISA CREDIT CARD / SEARS STORE

AUTOMOBILE 1981 HONDA

NEAREST RELATIVE RON MOWRER RELATIONSHIP Husband
ADDRESS SAME PHONE SAME

I warrant that all statements above are true, and I authorize investigation of any information given in this application or of any general character or credit information.

I understand and agree that the deposit I have given with this application will not be refunded unless this application is rejected by Sam Plattner Real Estate. If Sam Plattner Real Estate accepts this application, the deposit given will be credited toward the damage deposit and/or rent.

4/1/83 A. Faye Mowrer

IIB14
Demonstration of
Competence

SAMPLE LEASE

No. 22½ Lease—Printed by Herr's Office Products, 46-48 W. King Street, Lancaster, Pa. ⑤

LEASE—(Residence and Business) Adopted by the Real Estate Board of Lancaster, Pennsylvania.

This Agreement Witnesseth, That ______

______ (hereinafter called Landlord)

doth hereby let unto ______ (hereinafter called Tenant)

all that certain ______

______

______

for the term ______ from the ______ day of ______ A. D. 19______, and ending on the ______ day of ______ 19______, yielding and paying therefore unto the Landlord the rent of ______ Dollars, payable in ______ payments of ______ Dollars on the ______ day of each ______ in advance at such place as said Landlord, or authorized agent, may from time to time direct.

And it is hereby covenanted between the Landlord and Tenant for themselves, their respective Heirs, Administrators, Executors, Successors and Assigns, as follows:

______

______

______

______

______

______

1. **Rent and Water Rent**—The Tenant will pay the rents hereby reserved according to the terms of this lease, (any deviation as to time in the payment of rentals shall be considered as a matter of grace solely and at no time shall it be deemed a waiver of the provisions of this agreement), will pay all water rent and sewer tax in excess of $______ per quarter, and for other than the occupancy for which the premises are leased, and all bills for same, if paid by the Landlord, may be recovered or distrained for as rent.

2. **Occupancy, Subletting, Insurance, Signs**—The Tenant shall not occupy the demised premises otherwise than as a ______

______ and no unlawful business shall at any time be carried on upon said premises nor shall the Tenant assign this lease nor underlet the premises or any part thereof, without the written consent of the Landlord. Any transfer by process of law shall be deemed an assignment by the Tenant, who shall not do or knowingly suffer to be done any act, matter or thing contrary to the conditions of any policy of insurance on demised premises whereby the hazard may be increased or the insurance invalidated. No sign or signs shall be painted on any part of the demised premises, other than on glass in windows or doors.

3. **Care of property; Improvements**—The Tenant agrees to observe and obey the orders, rules and regulations of the various City Departments in respect to said premises, [illegible] sidewalks cleaned and free from snow and ice, protect the interior of said premises, including water pipes, plumbing work and fixtures against damage by frost, also clear out and keep clean all waste and soil pipes, (unless the stoppage is caused by faulty construction) refrain from driving nails in the plastered walls, remove all ashes, rubbish and refuse matter therefrom, replace or repair any gas or electric fixtures or any window lights that may be broken during the term of this lease, deliver up said premises to Landlord in as good order and repair as the same now are, reasonable wear and tear and damage by accidental fire excepted. Any improvements or additions made by the Tenant shall not be detached from the property, but shall remain for the benefit of the Landlord.

BEST COPY AVAILABLE

4. **Goods Liable to Distress; Waiver of Exemptions, etc.**—The Tenant agrees that all goods and property on the demised premises shall be liable to distress for rent, unpaid water rent and sewer tax, repairs to or replacing gas and electric fixtures and wiring and replacing all broken or damaged window lights, and for all costs of such distress and officers' commissions, including the 5% chargable by act of assembly to the Landlord, and waives the benefit of all laws made, or to be made exempting any property, rights or demands, on the demised premises or elsewhere, from levy, attachment or sale on distress or execution; such waiver to extend to distress and sale after removal, and also to executions issued on any judgment either for possession or damage recovered upon this lease or entered or confessed under the terms thereof, the Tenant also waives all right to stay of execution on any such judgment. And all goods and chattels removed from the premises, shall be liable to distress and sale for thirty (30) days after their removal, in the same manner and subject to the same conditions, provisions, agreements and waivers as if they were on the premises hereby leased.

5. **Waiver of Appraisement**—The said Lessee further waives all rights under the Act of Assembly of April 6th, 1951, and all supplements and amendments thereto that may hereafter be passed and authorizes the sale of any goods distrained for rent at any time after the five days from said distraint, without any appraisement thereof.

6. **Notice to Quit**—Either party may determine this lease, if for a term of more than six months, at the expiration of the term herein created by giving to the other three months' written notice of intention, so to do, and in case this lease is for six months or less, then by giving to the other thirty days' written notice of such intention, but in default of such notice this lease with all the conditions and covenants thereof shall continue at the monthly rental herein stipulated for an additional term of one year if the term herein stipulated is for more than six months, and for an additional term of one month if the term herein stipulated is six months or less, and so on from year to year or month to month as the case may be, until terminated by either party giving to the other the particular written notice as herein specified of intention to terminate said lease at the expiration of the then current term, provided, however, that if the Landlord shall have given thirty days' written notice, prior to the end of any term, of intention to change the conditions of this lease, and the Tenant shall hold over after such notice, he shall be considered a Tenant under terms and conditions mentioned in such notice, for such further period as he may occupy the demised premises, and until this lease is terminated by notice or otherwise as herein provided. Leaving notice upon the premises shall be a sufficient service.

7. **Gas, Electricity, Ashes**—The Tenant shall pay for all gas and electricity consumed on the premises during the term under this lease and shall remove all ashes from furnace and furnace pipes when discontinuing use of furnace for any cause, and will at all times save the Landlord harmless from any cost, charges, or expenses by reason of Tenant's failure so to do.

8. **Enter Premises, Sale Signs, etc.**—The Landlord, in person or by agent, shall be permitted to enter the said premises at all reasonable times of the day to examine the same, or to make such repairs therein as shall be deemed requisite or necessary. And the Landlord or his agent may enter upon and pass through and over said premises for the purpose of showing the same to persons wishing to purchase or lease the same. The said Landlord may put up in or about said premises such notices "For Rent," "To Let" or "For Sale," as said Landlord may deem proper and said notices shall remain thereon without hindrance or molestation upon the part of the Tenant.

9. **Removal of Goods**—The removal of any goods from the premises, whether by day or by night, without the written consent of the Landlord, shall be deemed a clandestine and fraudulent removal and such goods shall remain liable to distress for a period of thirty days after such removal, wherever they may be found.

10. **Default in Payments**—If default shall be made in the payment of any part of the said rent after the same becomes due, or in case of a breach or evasion or any attempt to break or evade any of the covenants or conditions of this agreement, the entire rent reserved for the full term of this lease remaining unpaid shall become due and payable at once and may forthwith be collected by distress or otherwise, and at the same time the Landlord may forfeit and annul the unexpired portion of this lease and enter upon and repossess the said premises with or without process of law, and without giving any notice whatsoever.

11. **Fire**—If the building hereby leased be rendered unfit for the uses herein stated by fire the rent shall cease until the same shall be repaired or if either party desires, the term of the lease shall cease, the premises be surrendered, and the rent paid up to the time of fire.

12. **Waiver of Notice**—If proceedings shall be commenced by the Landlord to recover possession under the Acts of Assembly, for non-payment of rent, the Tenant expressly waives the right to the fifteen or thirty days' notice required by the Act of April 6, 1951 and agrees that five days' notice shall be sufficient in such case.

13. **Confession of Judgment**—The Prothonotary or any attorney of any Court of Record in Pennsylvania is hereby authorized to appear for and confess a judgment against the Tenant or Tenants and in favor of the Landlord for the whole amount of said rent as hereinbefore set forth; and upon any proceeding instituted for the recovery of said rent, either by distress or otherwise, the Tenant or Tenants waive the benefits of all appraisement, stay, and exemption laws, the right of inquisition on real estate, and all bankruptcy or insolvency laws now in force or hereafter passed.

14. **Ejectment**—Upon the breach on the part of the Tenant of any of the covenants or agreements of this lease or upon its termination by forfeiture, default or expiration the Prothonotary or any attorney of any Court of Record in Pennsylvania is hereby authorized to appear for and to confess judgment in an amicable action of ejectment against the said Tenant and in favor of the said Landlord for the premises herein described and to direct the immediate issuing of a writ of habere facias possessionem with clause of fieri facias for costs, waiving all irregularities, without notice and without asking leave of court, and this agreement or a true copy thereof, shall be a sufficient warrant for the same.

15. **Waivers By Tenant**—The Tenant waives all right of appeal from, or writ of error or certiorari to any judgment, order or decree that may be entered against said Tenant by any court or magistrate for rent, damages, possession or otherwise.

16. **Removal By Tenant**—If the Tenant vacates the demised premises by removal therefrom, it shall be deemed a surrender of all his rights under this lease, but he shall be liable to all the legal rights claimed by the Landlord against him under this lease.

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IIB14
Demonstration of Competence

In Witness Whereof, the said parties have hereunto set their hand and seals this ______ day of ______ A. D. 19 ___

Sealed and delivered in the presence of ______
(Agent for Owner)

______ ______ [SEAL]

______ ______ [SEAL]

For Value Received, *the undersigned becomes surety to the Landlord or ______ assigns, for the true and faithful performance of the above contract and every renewal therof, on the part of the said Tenant, without recourse to the said Tenant being first required and does hereby waive the benefit of any and all exemption laws on all executions issued to recover any judgment against the undersigned in pursuance of this contract.*

Witness *my hand and seal the ______ day of ______ A. D. 19 ___*

Witness Present:

______ ______ [SEAL]

For Value Received, ______ *hereby assign, transfer, and set over all ______ right, title and interest in the within Lease, and all benefit and advantages to be derived therefrom, unto ______*

______ *Executors, Administrators or Assigns.*

Witness ______ *hand and seal this ______ day of ______ A. D 19 ___*

Witness Present:

______ ______ [SEAL]

______ [SEAL]

______ hereby agree to continue this lease on same terms until ______

______ hereby agree to continue this lease on same terms until ______

______ hereby agree to continue this lease on same terms until ______

LEASE

TO

Premises

Rent $

Term

Date

Renewed to

Renewed to

Renewed to

Renewed to

Renewed to

TEACHER PREPARATION A:	Sample Order Forms to use as *Classroom Activity* B.
TEACHER PREPARATION C:	Make a transparency of the Letter to be used in *Classroom Activity* E.
TEACHER PREPARATION D:	Use the master of blank checks and stubs/or check register from Card IIA3 in *Individual Life Skill Activity*.

IIB15
Classroom Activity E.

SAMPLE LETTER FOR RETURNING UNWANTED MERCHANDISE

257 Elm Avenue
Monroe, South Carolina 19427

January 15, 1984

Customer Service Department
J.C. Penney Company, Inc.
5500 South Expressway
90 Annex
Atlanta, Georgia 30390

Gentlemen:

On December 31, 1983, I ordered a Bi-fold Mirror by mail. The catalog number was R902C5878A. It was supposed to be a 24" mirror costing $94.99. When the mirror was delivered, I discovered the size was only 22". I would like to exchange the mirror you sent for the mirror I ordered or receive a full refund. Please send me instructions.

Sincerely,

John M. Dowe

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11B15

ENCLOSE THIS ORDER BLANK IN THE ATTACHED ENVELOPE

PLEASE DO NOT WRITE IN THIS AREA

SAMPLE

1. If you have a Penney Charge Account, print your account number here—for any CREDIT or CASH orders

Account No must belong to the name you print below: 2 [illegible] | [illegible] 5 | [illegible] 2 5 | [illegible] | [illegible]

TODAY'S DATE 12 / [illegible] / 8[illegible]

2. IMPORTANT—List your HOME PHONE NUMBER here. It helps us speed up your order

AREA CODE ↓	HOME PHONE NUMBER ↓		See also box (5) at far right
7 1 [illegible]	[illegible]	[illegible]	

NAME (first, middle initial, last) USE the SAME NAME for ALL orders from your household: [illegible]

ADDRESS ↓ [illegible] APT ↓

CITY/STATE ↓ [illegible] ZIP ↓ 1[illegible]9 2 7

3. ONLY if you want this order SENT to ANOTHER PERSON or ADDRESS, complete this section (also, be sure to fill in [2] at left)

NAME ↓ (first, middle initial, last)

MAILING ADDRESS ↓ APT ↓

CITY/STATE ↓ ZIP ↓

4. IF YOUR NAME, ADDRESS, OR PHONE NUMBER HAS CHANGED since your last order please fill in ALL spaces below

FORMER NAME ↓ (first, middle initial, last)

FORMER ADDRESS ↓ APT ↓

CITY/STATE ↓ ZIP ↓

AREA CODE ↓ FORMER HOME PHONE NUMBER ↓

☐ FGN. ☐ S/B ☐ T.E. C/M

5. Please list an alternative number (if available) and the approximate time you can be reached should we have a question about the order ☒ AM ☐ PM

7 1 [illegible] | [illegible] | [illegible] |
Area Code Phone No. Time

6. Orders addressed A.P.O. and F.P.O. are sent PARCEL POST UNLESS you indicate how you want them sent (check proper box below). See details on page 428.

☐ Air Parcel Post ☐ SAM ☐ PAL

PAGE NUMBER	NAME OF ITEM (1 or 2 words)	HOW MANY (Pkgs., etc.)	CATALOG NUMBER Letter(s)	CATALOG NUMBER Numbers	CATALOG NUMBER Letter(s)	SIZE (Measure to be sure)	COLOR, or Pattern, Finish, Style, etc. No. or code	COLOR, or Pattern, Finish, Style, etc. Name	PRICE FOR ONE (Pkg., Yd., Ea., etc.)	TOTAL PRICE	DELIVERY WTS (needed for CASH ORDERS only)
[illegible]	[illegible]	1	R	[illegible]	A	[illegible]			[illegible]	[illegible]	
[illegible]	[illegible]	2	A	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]	1	R	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	

SAMPLE ORDER FORM

X 82 P2017-8982

Complete This Section if This is a **CREDIT ORDER** · Please use SEPARATE Order Blanks for Cash, Penney Regular Charge, Penney Time Payment, Visa card, and MasterCard purchases. **Check only one square box.**

ADD this order to my Penney Account as a

☐ REGULAR CHARGE purchase ☐ TIME PAYMENT purchase

(Enter your Penney Account number at top of this order blank—sign below.)

☐ ADD this order to my Visa account (Enter your Visa card number in the boxes below—and sign below.)

☐ ADD this order to my MasterCard account. (Enter your MasterCard number, expiration date, and Interbank number (the four digits which appear above first name on card) in the appropriate box—and sign below)

☐ I want to OPEN a Penney CHARGE ACCOUNT (Sign below, then see page 431. If you are placing an order at this time check the appropriate circle below.)

○ Make this a REGULAR CHARGE purchase

○ Make this a TIME PAYMENT purchase

Visa or MasterCard number ↓ Expiration Date Mo. Yr. ↓ Interbank No (MasterCard only) ↓

Charge this order to my Charge Account as I have indicated, to be paid according to the current terms of that Account

SIGNATURE

"PAY BY CHECK OR MONEY ORDER ONLY. DO NOT SEND STAMPS, CURRENCY OR CREDIT ACCOUNT PAYMENTS. Sorry, we do not accept C.O.D. Orders.

CASH CUSTOMERS—Print your charge account no. in box "1" at top, it speeds processing of your order.

**CASH ORDERS Include payment for transportation-and-handling charge unless your order contains any Class C items (or if it contains any Class B items *and* you live in an area serviced by a 1st Class Post Office.) Class C items (and Class B items sent to areas serviced by a 1st Class P.O.) will be sent to you by truck and the trucking charge will be billed to you per de

Fill in Spaces Below if This is a **CASH ORDER**

MERCHANDISE TOTAL		
AMOUNT FOR DELIVERY**		
SALES TAXES (Some states also require tax on transportation. See page 428.)		
Include any BALANCE DUE from a previous Cash Order		
TOTAL CASH ENCLOSED		

TOTAL WT ↓ add weights like dollars and cents

** Write here the transportation-and-handling charge for the above weight. Find it in the chart for Home Delivery on page 428

Use separate Order Blanks for each kind of order: Cash, Penney Regular Charge, Penney Time Payment, Visa card, or MasterCard.

IIB15 **BEST COPY AVAILABLE** SAMPLE ORDER FORM

You can count on

Sears

Satisfaction Guaranteed or Your Money Back

		DAY	ORDERS	# LINES	SOURCE OF SALE	TYPE SALE	METHOD SHIPMT.	CASH	DISCT	TAX EXMT	SPEC CODE	SPECIAL INFORMATION (DO NOT TRANSMIT DASHES)
					5							

TERMS TABLE	NO OF MONTHS

My SearsCharge number is:

Direct Mail Order Blank

PLEASE PRINT PLAINLY ONE LETTER IN EACH SPACE

NAME AND PRESENT ADDRESS

NAME (first, middle initial, last) Please use the same name on ALL orders from your household.

MAILING ADDRESS | APT. NO.

CITY/STATE | ZIP CODE

AREA CODE PHONE NUMBER TODAY'S DATE

METHOD OF PAYMENT

☐ Add to my SearsCharge account

My SearsCharge signature:

☐ CASH: (check or money order payable to Sears, Roebuck and Co.)

☐ PLEASE OPEN AN ACCOUNT. Completed credit application enclosed.

☐ Amount enclosed to be applied to my Sears Credit Account $

NOTE:
- ✓ PLEASE GIVE COMPLETE DELIVERY INFORMATION Be sure to give complete mailing address at left filling in the correct information, on the lines provided, including telephone number.
- ✓ PLEASE MAIL ALL INQUIRIES NOT DIRECTLY RELATED TO THIS ORDER UNDER SEPARATE COVER
- ✓ C.O.D. ORDERS NOT ACCEPTED BY DIRECT MAIL

PLEASE DO NOT WRITE IN THIS SPACE

IF YOUR ADDRESS HAS CHANGED since your last order, please give your old mailing address here:

FORMER ADDRESS | APT. NO.

CITY/STATE | ZIP CODE

SHIP TO ANOTHER ADDRESS? If you want this order shipped to another person or to a different address, freight or express station, give address here:

NAME (first, middle initial, last)

MAILING ADDRESS | APT. NO.

CITY/STATE | ZIP CODE

See Yellow Pages in General Catalog for shipping information

If the merchandise you are ordering exceeds postal limitations, it is usually more economical to ship your order to our store nearest your home for pickup. Please indicate the Sears store most convenient for you

Store Name and Location:

	CATALOG NUMBER	HOW MANY	Color NO.	SIZE	Name of Item	PRICE EACH	TOTAL PRICE		Please do not write below			Weight*		PAGE NO.
							Dollars	Cents	Code	Special Instructions		Lbs.	Oz.	
1		—	—				&		—	—	CR LF			
2		—	—				&			—	CR LF			
3		—	—				&		—	—	CR LF			
4		—	—				&		—	—	CR LF			
5		—	—				&		—	—	CR LF			
6		—	—				&		—	—	CR LF			
7		—	—				&				CR LF			

To order additional items, use other side

TAX: Please be sure to add correct state, county, city and local taxes applicable.

*SHIPPING AND HANDLING: Figure separate charges for weight of each individual item ending in a "C" or "L" as each of these items must be shipped separately. Do not add the weight of multiples of same item together, figure each separately. Calculate on reverse side. See Big Book for information on items ending with an "R".

F6015 3.82 Printed in U.S.A. Sears, Roebuck and Co.

Fill in spaces below on CASH ORDERS only

TOTAL FOR GOODS			
SHIPPING, HANDLING*			
TAX (See at left)			
Amount I owe Sears on previous order			
TOTAL CASH PRICE			
AMOUNT ENCLOSED Sears Checks			
AMOUNT ENCLOSED Money Order or Check			

Total Pounds	Total Ounces
Total Weight* in Pounds	

thank you

Send Mail Orders to the nearest Sears Catalog Distribution Center listed below

ATLANTA, GA 30395
BOSTON, MA 02215
CHICAGO, IL 60607
COLUMBUS, OH 43228
DALLAS, TX 75295
GREENSBORO, NC 27480
JACKSONVILLE, FL 32257
KANSAS CITY, MO 64127
LOS ANGELES, CA 90051
MEMPHIS, TN 38140
MINNEAPOLIS, MN 55440
PHILADELPHIA, PA 19132
SEATTLE, WA 98184

IIB15

SAMPLE ORDER FORM

MAIL ALL ORDERS TO

UNITY BUYING SERVICE CO., INC.

Order Dept. P.O. Box 3008, 810 S. Broadway, Hicksville, N.Y. 11802

82/83

Please copy membership number as it appears on your catalog label. If your number is only 8 digits, place zeros in the first two boxes and write your number in the last eight boxes.

☐☐☐☐☐☐☐☐☐☐ *

MEMBER

NAME ____________________

STREET OR BOX NO. ____________________

APT. NO. ____________________

CITY ____________ STATE ________ ZIP ________

AREA CODE ________ PHONE ____________

AREA CODE ________ BUSINESS NO. ____________

Today's Date ____ / ____ / ____
Month Day Yr.

TOLL FREE PRIORITY SERVICE FOR MASTERCARD AND VISA ORDERS:
1-800-645-7222
New York residents call:
1-800-632-7577

Include a sufficient amount to cover postage and insurance. A prompt credit will be made of any balance due you.

AMOUNT ENCLOSED

$ ________ . ____

*You can join UNITY or renew your membership when you place your order. Just mark the appropriate boxes below and include membership fee in **Totals** column. If you are not a member of Unity, a $6.00 annual membership will be charged to your order.

PLEASE FILL IN BELOW FOR MASTERCARD OR VISA ORDERS
Acct No. from your credit card:

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

CHECK ONE ☐ MasterCard ☐ VISA

☐☐☐☐ **MasterCard—also enter 4 digits below your account no.**

Your Card Issuing Bank ....

Expiration Date of MasterCard or Visa Card .... / ....
MONTH YEAR

Credit Card Signature ....

SUBSTITUTES

If we are out of stock on any item, we automatically attempt to substitute a similar article of equal value. For each item that you do not wish a substitute, place an "N" in the sub column.

USE THIS BOX FOR: UNITY MEMBERSHIP FEE
☐ NEW ☐ RENEWAL
☐ 1 YEAR....... $ 6.00
☐ 2 YEARS $10.00
☐ 3 YEARS $14.00
...AND ENTER AMOUNT BELOW

	Page No.	Quantity	Catalog Number	DESCRIPTION	Sub.	Color No.	Color or Finish	Size	Price Each	Total
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
15										
16										
17										
18										
19										
20										

COLORS AND SIZES Be sure to state color and color number of item where necessary. Always indicate size of item where applicable.

QUANTITIES When stating how many, please conform to our Unit Packaging. Example: If our catalog states, "Set of 3"—order one set, not three. Otherwise we ship nine pieces.

TOTAL COST	$
**Add 10% Service Chgs.	
Total of Mdse. & Service Charge	
IL and NY State Residents Add Sales Tax to Total of Mdse. & Service Charge.	
Previous Balance Due Amount	
Shipping & Insurance	
Unity Membership Fee	
GRAND TOTAL	$

Please be sure to include Balance Due Notice

See reverse side for Shipping & Insurance.

ADDITIONAL ORDERING INFORMATION

If MasterCard and Visa are not used, orders of $400.00 and over must be accompanied by a certified check or money order. A $10.00 charge will be imposed for any check or draft sent by you and not honored by the bank on which it is drawn. The factory price section is based on prices including any incoming freight in effect at time of printing. These prices are subject to change without notice. In the event of a substantial manufacturer's increase, we will refund your money and notify you of the new price. To determine your price add the 10% service charge to your cost price.**

*****See reverse side.***

No COD orders plea

All merchandise will be shipped from our Illinois facility, except dor ne. See pages 6-7

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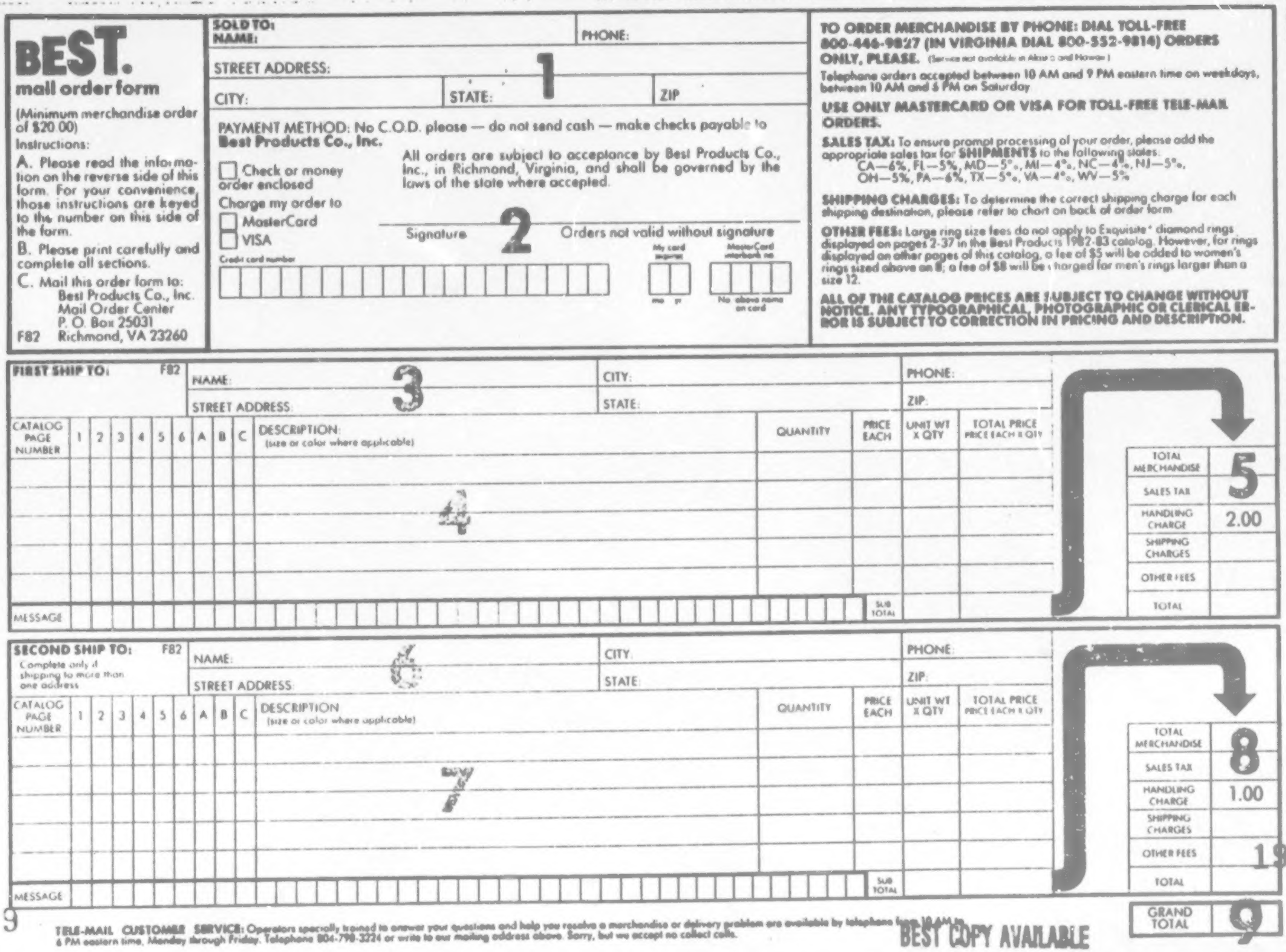
IIB15



BEST.

mall order form

(Minimum merchandise order of $20.00)

Instructions:

A. Please read the information on the reverse side of this form. For your convenience, those instructions are keyed to the number on this side of the form.

B. Please print carefully and complete all sections.

C. Mail this order form to:
Best Products Co., Inc.
Mail Order Center
P. O. Box 25031
F82 Richmond, VA 23260

SOLD TO:
NAME: PHONE:
STREET ADDRESS:
1
CITY: STATE: ZIP

PAYMENT METHOD: No C.O.D. please — do not send cash — make checks payable to **Best Products Co., Inc.**

☐ Check or money order enclosed

Charge my order to
☐ MasterCard
☐ VISA

All orders are subject to acceptance by Best Products Co., Inc., in Richmond, Virginia, and shall be governed by the laws of the state where accepted.

Signature 2 Orders not valid without signature

Credit card number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

My card expires ☐☐ mo yr

MasterCard interbank no ☐☐☐☐ No. above name on card

TO ORDER MERCHANDISE BY PHONE: DIAL TOLL-FREE 800-446-9827 (IN VIRGINIA DIAL 800-552-9814) ORDERS ONLY, PLEASE. (Service not available in Alaska and Hawaii)

Telephone orders accepted between 10 AM and 9 PM eastern time on weekdays, between 10 AM and 5 PM on Saturday

USE ONLY MASTERCARD OR VISA FOR TOLL-FREE TELE-MAIL ORDERS.

SALES TAX: To ensure prompt processing of your order, please add the appropriate sales tax for **SHIPMENTS** to the following states:
CA—6%, FL—5%, MD—5%, MI—4%, NC—4%, NJ—5%,
OH—5%, PA—6%, TX—5%, VA—4%, WV—5%

SHIPPING CHARGES: To determine the correct shipping charge for each shipping destination, please refer to chart on back of order form.

OTHER FEES: Large ring size fees do not apply to Exquisite® diamond rings displayed on pages 2-37 in the Best Products 1982-83 catalog. However, for rings displayed on other pages of this catalog, a fee of $5 will be added to women's rings sized above an 8; a fee of $8 will be charged for men's rings larger than a size 12.

ALL OF THE CATALOG PRICES ARE SUBJECT TO CHANGE WITHOUT NOTICE. ANY TYPOGRAPHICAL, PHOTOGRAPHIC OR CLERICAL ERROR IS SUBJECT TO CORRECTION IN PRICING AND DESCRIPTION.

FIRST SHIP TO: F82
NAME: 3 CITY: PHONE:
STREET ADDRESS: STATE: ZIP:

CATALOG PAGE NUMBER	1	2	3	4	5	6	A	B	C	DESCRIPTION (size or color where applicable)	QUANTITY	PRICE EACH	UNIT WT X QTY	TOTAL PRICE PRICE EACH X QTY
										4				
MESSAGE												SUB TOTAL		

TOTAL MERCHANDISE	5
SALES TAX	
HANDLING CHARGE	2.00
SHIPPING CHARGES	
OTHER FEES	
TOTAL	

SECOND SHIP TO: F82
Complete only if shipping to more than one address
NAME: 6 CITY: PHONE:
STREET ADDRESS: STATE: ZIP:

CATALOG PAGE NUMBER	1	2	3	4	5	6	A	B	C	DESCRIPTION (size or color where applicable)	QUANTITY	PRICE EACH	UNIT WT X QTY	TOTAL PRICE PRICE EACH X QTY
										7				
MESSAGE												SUB TOTAL		

TOTAL MERCHANDISE	8
SALES TAX	
HANDLING CHARGE	1.00
SHIPPING CHARGES	
OTHER FEES	
TOTAL	

GRAND TOTAL	9

TELE-MAIL CUSTOMER SERVICE: Operators specially trained to answer your questions and help you resolve a merchandise or delivery problem are available by telephone from 10 AM to 6 PM eastern time, Monday through Friday. Telephone 804-798-3224 or write to our mailing address above. Sorry, but we accept no collect calls.

SAMPLE ORDER FORM

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TEACHER PREPARATION C: The Sample Warranty Card is to be filled out by students in *Classroom Activity D*. Make one copy per student.

TEACHER PREPARATION D: Dialogues will be read, practiced, and delivered by pairs of student in *Classroom Activities E & F*.

Card IIC16
Classroom Activity D

SAMPLE WARRANTY CARD

GEORGIA VACUUM COMPANY

Name ____

Street ____

City, ____________________ State ______ Zip ______

Date Purchased ________________ Model No. ____________

Name of Store ____________________________________

How did you hear about Georgia Vacuums? ____________

____

DIALOGUES

DIALOGUE # 1

A person returns a broken appliance to a dealer before the warranty has expired.

Bill - the owner of a broken toaster

Dick - appliance store dealer

Bill: I bought this toaster one month ago at Smith's Appliances. The warranty card said I was to return it to you if it was broken.

Dick: Yes, I repair that kind of toaster. May I see your warranty card?

Bill: I don't have it. I had to send it to the company.

Dick: Oh, that's right. Well, give me your name, address, and date you bought the toaster. I'll call the company to check the warranty. Leave the toaster here, and I'll fix it for you.

Bill: I don't want to leave the toaster here until you check with the company. I don't want to pay for repairs when the toaster is still under warranty. You call the company first, okay?

Dick: Okay.

Card IIC16
Classroom Activities E&F-continued

DIALOGUE #2

A person telephones an appliance dealer for repairs on an appliance which that dealer sold them.

Anna - bought a mixer at Feature Electric Store four months ago.

Sam - manager of Feature Electric Store

Ring! Ring! Ring!

Sam: Hello, Feature Electric Store. Can I help you?

Anna: Yes, I bought a mixer from you four months ago, and it's a lemon.

Sam: I'm sorry to hear that. What's wrong with it?

Anna: The first four settings don't work, so all I can do to food is beat it. The mixer won't go slow.

Sam: What make and model number is it?

Anna: Featurette Super. Model #30AC.

Sam: An when did you buy it?

Anna: Four months ago.

Sam: I'm sorry. That mixer only has a ninety (90) day warranty on it. I can fix it for you, but you will have to pay for the repairs.

Anna: What? This darn thing hasn't worked right since the day I bought it, and now you say the warranty has run out?

Sam: That's right, ma'am. But I can fix it for you.

Anna: No way, Jose. What kind of outfit are you running there, anyway? See if I ever buy anything from you again!

Slams phone down.

DIALOGUE #3

The purchaser discusses the cost for repairs on a breakdown not included in the warranty.

Todd - bought a camera eight months ago

Amy - sold the camera to Todd

Todd: Hi. I bought this camera here eight months ago, and now it needs repairs. The lense release won't work.

Amy: I remember when you bought it. What happened to the release button.

Todd: Well, my five year old son somehow got hold of the camera and jammed the button before I caught him. I guess this isn't under warranty because he did it, right?

Amy: No, it's not under warranty, but not because your son broke it. This camera's warranty only covers the automatic features. The release button isn't automatic.

Todd: What a lousy warranty! I should have read it closer before I bought this camera.

Amy: I usually recommend that people who buy expensive cameras get camera insurance. Did you do that?

Todd: Yeah, I did.

Amy: Well, camera insurance covers if you drop the camera, so it should cover a little boy's busy fingers.

Todd: Great! Here, fix the camera. I'll call my insurance agent right away. How much will it cost?

TEACHER PREPARATION A: Copy and distribute the Consumer Protection Handbook Pages. In *Classroom Activity* A, the students will listen to the tape while reading the pages.

IIC17
Classroom Activity A

CONSUMER PROTECTION HANDBOOK PAGES

1

DECEPTIVE SALES PRACTICES

While most businesses are run legitimately, consumers should still be on the lookout for the occasional unscrupulous merchant. Beware of the following sales practices

Bait & Switch:

This is perhaps one of the most common and yet most subtle deceptive practices. Bait and switch involves first "baiting" a consumer with an advertisement for an appealing inexpensive item. When the consumer visits the store however, and asks to see the advertised merchandise, the salesperson discourages its purchase and attempts to sell a higher priced product — the "Switch." Beware

- Stores are not allowed to advertise for the purpose of attracting customers with the intent of pressuring them into buying a more expensive product.
- The following lines are ones which salespersons may use to get consumers to switch to a higher priced item
  - "Its parts are hard to replace."
  - "The item is sold out."
  - "You will really like this one better."
  - "That product is defective. Try this one."
- Also beware of salespersons who offer "rainchecks" for goods they do not currently have available. They may take your money and never have the exact item you wanted. Generally speaking, rainchecks are not binding.

Going-Out-of-Business Sale:

Some stores will advertise that they are going out of business when they really have no such intention and in fact, are constantly bringing in new merchandise. Know your rights:

- There is a state law, enforced by District Attorneys and local municipalities, designed to regulate going-out-of-business sales
- Those desiring to conduct such a sale must apply for a license from the municipality's secretary or treasurer.
- No goods may be added to the store's inventory after the application is made
- Separate licenses must be obtained for each branch store
- Going-out-of-business sales can be conducted for no more than 30 days with a provision for one renewal period of 30 days if all goods have not been disposed of
- Before making a purchase, remember that if a store goes out of business, its warranties will no longer be valid
- If the store is really going out of business, merchandise will not be returnable.

The Continuous Sale:

A store using this practice will constantly claim that all its merchandise, or a substantial portion of merchandise is **ON SALE**. This is a deceptive use of the word "sale," because the store has not actually specially reduced an item if it always sells the item at the sale price. Some stores may actually put sale tags on merchandise, claiming that the item has been specially reduced when this is not really the case

Referral Selling:

Often, a salesperson might try to get you to buy a product by offering you a cash refund or credit on the purchase price for every friend you recommend to the company. This is illegal because all consumers eventually lose on this game. The promised refund might never be made or it may be relatively insignificant.

The Scheme usually calls for not only you, but many others to refer names to the salesperson. Those referred will in turn refer still others. This means that all possible references will quickly be used up in any given area.

WARNING

Take precautions before making your purchase:

- Shop around; go to several stores and compare the prices of the same products.
- But don't base your decision on what to buy solely on price; investigate the store's warranty, return and delivery policies.

If you believe you have been a victim of any of the above deceptive sales practices, contact the Bureau of Consumer Protection.

Pennsylvania Bureau of Consumer Protection

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IIC17
Classroom Activity A

CONSUMER PROTECTION HANDBOOK PAGES

2

DOOR TO DOOR SALES

Door-to-door sales are an integral and often quite reputable part of the American business system

However, there are some door-to-door salespersons who use all sorts of ploys to take your money. Saying "no" to a door-to-door salesperson may be particularly difficult since, in many ways, the salesperson is like a guest in your home and you feel you must be courteous. Some find it difficult to get the salesperson to leave unless they make a purchase. Beware of salespersons who:

- Offer "Free Gifts" — Most "free gifts" depend on the purchase of another product or a package deal involving a sales presentation and a costly commitment.
- Tell you that, "the woman who lives next door purchased our merchandise," as an inducement to persuade you to do likewise.
- Start their sales pitch by saying that they are "just taking a survey . . .," or "You've just won . . ."

There are several steps consumers can take in order to protect themselves against fraudulent door-to-door salespersons.

- Don't let the salesperson in the door until you have seen proper identification and determined exactly what he wants.
- Don't be taken in by a smooth talking peddler. Consider if you really need what is being sold without losing track of what you can afford.
- Be aware that you may be offered a flashy and impressive looking product which is actually inferior to that sold in stores.
- You should not make an immediate purchase no matter how attractive a deal the salesperson may seem to be offering. Take time to compare this price with that of local stores.
- Don't sign any document until you understand clearly what you are signing. Know exactly what you are going to get and how much you will have to pay.
- Before you sign a contract make certain
  1.) It contains the name and address of the business and salesperson.
  2.) It has no empty spaces that may be filled in later.
  3.) All verbal promises that were made are included in the contract.
  4. The contract contains specifics concerning payment and delivery date
  5. You inquire about any guarantee or warranty for the product.

Above all: DON'T BE AFRAID TO SAY NO

THE UNFAIR TRADE PRACTICES AND CONSUMER PROTECTION LAW GRANTS CONSUMERS THE RIGHT TO CANCEL DOOR-TO-DOOR SALES CONTRACTS WITHIN A FIXED TIME PERIOD. ACCORDING TO THE LAW, YOU HAVE THREE BUSINESS DAYS TO CANCEL, WITHOUT PENALTY, ANY CONTRACT FOR MORE THAN $25 THAT WAS SIGNED WITHIN YOUR HOME. THE PROVISIONS OF THE LAW ARE AS FOLLOWS

- The salesperson is required to give you a form headed "Notice of Cancellation," which must contain the date of sale, name and address of the business, and an explanation of your right to cancel and the procedure you should follow.
- In order to cancel the contract all you should have to do is sign, date and return the "Notice of Cancellation" to the seller within three business days. It is recommended that you send the notice by certified mail and save your receipt.
- Within ten days of receipt of your returned notice, the seller is required to return your money. If you already have any merchandise and it is not picked up within 20 days, you may do what you like with it.

If you believe you have been a victim of a fraudulent door-to-door sales practice contact the Bureau office in your area

Pennsylvania Bureau of Consumer Protection

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IIC17
Classroom Activity A

CONSUMER PROTECTION HANDBOOK PAGES

3

MAIL ORDER

Because shopping by mail is apparently quite simple, consumers often assume it is also trouble free. However, problems relating to mail-order sales are not uncommon. When shopping by mail be certain to:

- Comparison shop to make sure you are getting the best buy. Check local stores as well as other mail order firms.
- Ask your friends if they know of the company. Request that the mail order business provide a list of past customers.
- Pay by check or money order. Never send cash through the mail.
- Keep a copy of your order form, the advertisement, and record the company's address.

UNORDERED MERCHANDISE

If unordered merchandise is received through the mail:

- You may consider it a free gift — use it, throw it away, or do whatever you like with it. This is true even if the merchandise comes from a charity soliciting funds.
- You need not respond to any bills for the merchandise.
- You have no obligation to return the merchandise, even if the sender requests the return or payment.

MAIL ORDER DELAYS

A federal law governs delays in delivery of mail-order purchases. These regulations apply to all goods sold by mail except seeds, growing plants, and photo processing orders. Only the initial issue of a magazine subscription is covered. According to the law:

- A business must ship merchandise within the time stated in its advertisement. If no specific time is offered, the business must ship within 30 days of receipt of your order.
- If the seller cannot meet its shipping deadline, the buyer must be notified and given a cost free method of replying.
- If the order can't be filled within the 30-day time period, you have the right to cancel the order and receive a refund or agree to a new shipping date. If you do not reply to the business' notice, the seller can assume you agree to the delay.
- If the shipment will take more than 30 days and you object to any delay, the seller must return your money at the end of the 30-day period.
- If you cancel your order, the business must refund any advance payment within seven business days of receipt of a cancellation notice.

Negative Option Plans

A negative option plan, a common mail order ploy, is an agreement that consumers make with a seller where, unless within a certain time period you inform the seller not to send merchandise, you will automatically receive and be billed for it. The most common examples of this plan are record and book clubs.

Often, in order to induce consumers to sign up for the club, they are offered several products at a very cheap introductory price. In turn, consumers usually must agree to purchase a certain number of additional items on a negative option plan.

Advertisements for such businesses must disclose:

- When a negative option plan is being employed.
- Any minimum purchase obligation.
- You can cancel membership as soon as you have bought the minimum required purchase.
- If postage and handling fees are included.
- Frequency with which merchandise announcements will be sent.
- That you are allotted 10 days to notify the seller that the selected merchandise is not wanted.

Companies using negative option plans must also:

- Before sending any merchandise, send a description of the product and a dated form which you can send to the company if you don't want the product.
- Ship any introductory or bonus merchandise within four weeks.
- Terminate your contract, if you request, after completing your minimum obligations.
- Not send any substitute merchandise without first obtaining your permission.

If you believe you have been a victim of mail fraud, contact the postal inspector or a Bureau regional office.

Pennsylvania Bureau of Consumer Protection

IIC17
Classroom Activity A

CONSUMER PROTECTION HANDBOOK PAGES

4

WORK-AT-HOME SCHEMES

Many newspapers and magazines contain advertisements about consumer work-at-home plans which often promise fantastic monetary returns for a small investment. Remember this rule of thumb: ANY DEAL THAT SOUNDS TOO GOOD TO BE TRUE — PROBABLY IS.

A typical work-at-home scheme might read like this:

FREE!

Work at Home — Set Your Own Hours

Earn $250 a Week

We need your help with our mailing
Send a self-addressed, stamped envelope to

No Name Mail Order Co.
100 Main Street
Anywhere, PA

The Scheme: Often you must pay for the cards or envelopes used and do not receive any money unless consumers purchase the company's product as a result of the advertisement sent in the envelopes addressed.

There are several types of schemes which are also frequently used.

One is the company which sells you instructions and materials for making items within your home. The business promises to purchase the finished product provided your work is acceptable.

The Scheme: The company may reject the product for not being up to their standards, leaving you the burden of selling the product yourself.

Learn to recognize a work-at-home scheme. Generally, such projects include:

- Promises of large profits for apparently little work or money.
- The payment of money to obtain additional information about the opportunity or to purchase products to be sold.
- Promises of exclusive territories and individualized training programs.

The Pennsylvania Unfair Trade Practices and Consumer Protection Law prohibits any conduct which creates a likelihood of confusion or misunderstanding. If the company misrepresented the opportunity advertised, its money-making potential or the obligations attached, the scheme might be illegal.

While legitimate work-at-home plans do exist, consumers should beware of get-rich-quick schemes

- Find out **exactly** what you must do in order to benefit from all that is promised in the advertisement.
- Get a complete description of all initial and future charges which you must pay.
- Get a description of any help the selling company will provide.
- Find out about the product you will be selling, its costs to you and any performance claims and guarantees.
- Learn about the company's procedures for handling complaints
- Obtain a description of the conditions under which the contract may be terminated or altered by either party.
- Before committing yourself to any deal, talk with a lawyer and anyone who has been involved in a business similar to the one that interests you
- Don't fool yourself; never believe you are going to make a lot of money without doing much work.

If you have experienced any problem with a work-at-home scheme, contact the Bureau office in your area.

Pennsylvania Bureau of Consumer Protection

IIC17
Classroom Activity A

CONSUMER PROTECTION HANDBOOK PAGES

5

YOUR BUREAU OF CONSUMER PROTECTION

WHAT CAN THE BUREAU DO FOR YOU?

THE BUREAU:

- Investigates and mediates consumer complaints.
- Takes legal action against companies which have engaged in a pattern of unfair business practices.
- Engages in a variety of consumer education programs and distributes educational material.
- Assists in the preparation of consumer protection legislation.
- Cooperates with local, state, and federal agencies for effective consumer protection.

FIVE STEPS TO EFFECTIVELY RESOLVING A COMPLAINT YOURSELF:

1. Have clearly in mind the specific complaint you wish to make, and do so without delay.
2. If you are making the complaint in person, take along the purchase receipt, any guarantee or warranty, and if possible, the product.
3. Be assertive! If you are told by a salesperson or company representative that they cannot deal with your complaint, ask for a higher authority. Don't allow yourself to be put off by buck-passing tactics.
4. When you complain by mail, give the brand name, model number, size, color, and other details needed for identifying the product. Include in your letter a specific explanation of the circumstances surrounding your complaint.
5. Keep a copy of this letter and all correspondence you receive. If you return the product, be sure to insure it.

If you are unable to resolve the complaint to your satisfaction, contact the Bureau office serving your area. The Bureau must have all complaints in writing before taking action. **BE SURE TO:**

- Obtain the complete name and address of the company and the name of the individuals with whom you have dealt.
- Send all information relevant to the complaint to the Bureau, and if possible, keep copies for yourself.
- Make certain that you have not omitted any details that could be helpful to the Bureau's investigation.

WHEN THE BUREAU RECEIVES A COMPLAINT:

An investigator is assigned to the case. Company officials are contacted to learn their side of the story; if officials refuse to present their side voluntarily, they can be forced to do so through the issuance of a subpoena compelling them to reply to the Bureau.

The Bureau is prohibited by the Legislature from representing consumers as a private attorney in the case of contract disputes. However, if it is discovered that the trade practices of a business violate the law, the Bureau then has the power to go into court in the name of the Commonwealth to request a judge to order a halt to such practices. The Bureau can also ask the court to require that guilty businesses repay consumers they have defrauded.

Pennsylvania Bureau of Consumer Protection

LANGUAGE ARTS FOR BEGINNERS
Car Insurance

Basic Skills Made Easy
Consumer Economics: Card IIC18

TEACHER PREPARATION B: The Car Insurance Outline will be used to introduce the lesson in *Classroom Activity* A and for student reference later.

TEACHER PREPARATION C: A review of the Pennsylvania State Insurance Laws is included for teacher information.

PENNSYLVANIA STATE INSURANCE LAWS

1. A car owner must have car insurance.
2. You must carry $15,000 coverage for injury to one person and $30,000 coverage for injury to more than one person and $10,000 property damage coverage.
3. You must have no-fault insurance.

TEACHER PREPARATION: Copy Role Play Pages for students who will present the dialogues as in *Classroom Activity* C.

TEACHER PREPARATION: *(Additional Activity)* A Crosswood Puzzle is included if the teacher wants more vocabulary work. Make individual copies. Words can be found in LABEL LAP and Insurance, Project DRIVE.

ANSWERS:

Across

1. property damage
4. theft
7. insurance
9. first aid
10. accident
13. identification
17. protect
20. collision

Down

1. premium
2. motorist
3. costs
5. rate
6. vehicle
8. bodily injury
10. agent
11. hit and run
12. violation
14. forms
15. cancel
16. medical
18. tow
19. policy

IIC18
Classroom Activity A

CAR INSURANCE OUTLINE

I. PURPOSE

- A. Protects you and your property in case something happens.

II. WHERE TO GET INSURANCE

- A. Talk to several insurance agents.

III. KINDS OF INSURANCE

- A. Liability Insurance
  - 1. helps pay for damages to others if an accident is your fault.
  - 2. types of liability insurance
    - a. Bodily injury - covers payment of medical, hospital, or funeral costs of others.
    - b. Property damage - covers damage to property of others.
- B. Personal Injury Protection Coverage
  - 1. pays for your and your family's medical, hospital, or funeral expenses no matter who caused the accident.
- C. Uninsured Motorist Coverage
  - 1. pays costs for you if injured by a driver who doesn't have insurance.
- D. Collision Insurance
  - 1. helps to pay for damage to your car.
  - 2. is usually a "deductible" which you have to pay.
- E. Comprehensive Insurance
  - 1. helps to pay for damage caused by something other than a collision.

IIC18
Classroom Activity C

ROLE PLAY

DIALOGUES

I. It s 7 A.M. Bill and Sue are driving to work.

Bill - Watch out Sue - there's a stop sign ahead!

Sue - Oh no, I can't stop in time. There's a car coming!

screech...Bang!!

Bill - Sue, Sue are you okay?

Sue - Oh... I think so. I sure am glad we had seat belts on.

Bill - yeah. We'd better check the people in the other car.

Sue - They're all out of the car looking at the damage. I'll put on my four way flashers to warn other drivers and then I'll be out.

Questions: Please answer using complete sentences.

1. Whose fault was the accident?

2. What helped to keep Bill and Sue safer during the accident?

3. What did Sue do to warn other drivers of the traffic hazard caused by the accident?

IIC18
Classroom Activity C

ROLE PLAY

DIALOGUES
(2)

II. Bill is out of the car. Sue joins him. They talk to the people from the other car.

Bill - Hello. Is everyone okay?

John - Yes, I think so. My wife bumped her head on the dashboard, but she seems okay.

Bill - Here, I have a paper I'll write down our names and address. Our insurance company is Countrywide National Insurance. Our license is QX1112.

Sue - May we have your name and address, please? What is your insurance company and license number? Oh, and we should also know the names of your passengers.

John - Here, I'll write it all down for you.

Bill - I'd better go to that house over there to call the police.

Sue - Okay, and I'll see if anyone else saw the accident happen.

Questions:

1. Were there any injuries?

2. What information did the drivers exchange?

3. Who else did Bill want to tell about the accident?

IIC18
Classroom Activity C

ROLE PLAY

DIALOGUES
(3)

III. The police have finished filling out the accident report.

Officer Lee - Okay, Sue. That'll be it. You can go back to your car now. Looks like the tow trucks are here.
Sue - Thank you officer.
Bill - What does he estimate the damages to be?
Sue - $750 for John's car and $600 for ours, but we have to get estimates from three body shops for the insurance company.
Bill - Oh yeah, we'd better call our agent as soon as we get home. There's John. John, do you have a way to get home.
John - Yes, thanks, I called my brother.
Bill - Okay then, our ride is here. Our insurance company will call you.
John - Thanks.

Questions:

1. Why were the police there?

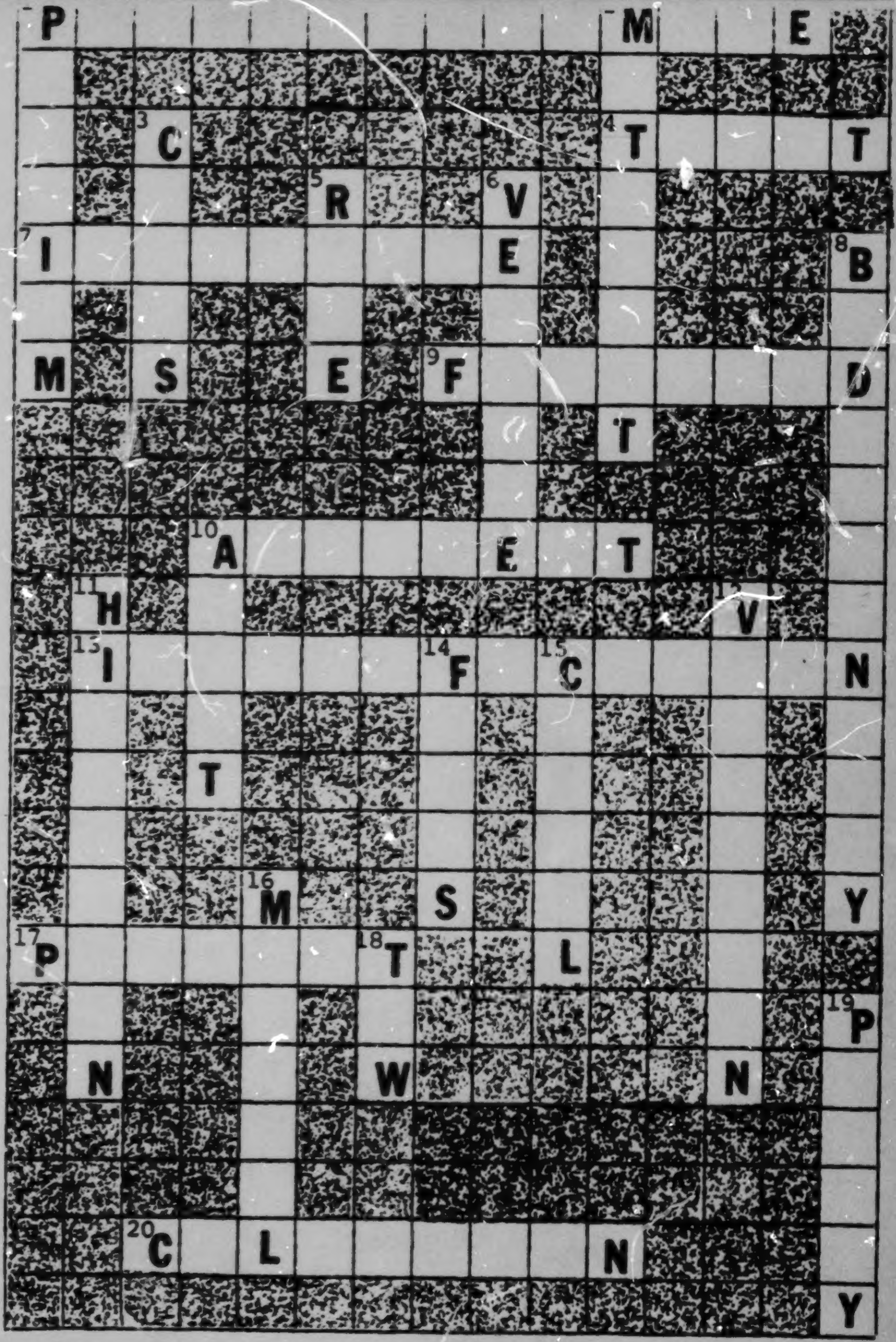
2. How much is the property damage?

3. What kinds of insurance should Sue have to cover the damages from the accident? Don't forget John's wife's head!

Reprinted: INSURANCE: PROJECT DRIVE. Lancaster-Lebanon Intermediate Unit 13, Lancas. PA. 1979.

IIC18
Additional Activity

CROSSWORD. PUZZLE



P M E
3 C 4 T T
5 R 6 V
7 I E 8 B
M S E 9 F D
T
10 A E T
11 H 12 V
13 I 14 F 15 C N
T
16 M S Y
17 P 18 T L
19 P
N W N
20 C L N
Y

Across

1. something that happens to your car (2)
4. stealing
7. protection for yourself and your property
9. emergency help (2)
10. one car hitting another
13. a driver's license or car registration
17. to keep safe
20. the act of one car hitting another

Down

1. cost of your insurance
2. driver of a car
3. fees
5. cost of a policy for an individual's age, etc.
6. a car or truck
8. a broken arm or leg, concussion, etc. (2)
10. person who sells insurance
11. when a driver who hits a car leaves the scene without reporting to the police (3)
12. breaking a law
14. papers to gather information in one place
15. to stop
16. drugs, doctors, bandages, etc.
18. car is dragged to a repair shop
19. tells what insurance coverage is

TEACHER PREPARATION B: Life Insurance Vocabulary is used in *Classroom Activities A and B*. The list can be copied and distributed or written on the chalkboard.

TEACHER PREPARATION F: Make one copy per student of Life Insurance Comparison Chart to be used for referral in *Classroom Activity* C.

TEACHER PREPARATION: Make one copy per student of the Statements of Comparison to be used as the *Demonstration of Competence*.

ANSWERS - DEMONSTRATION OF COMPETENCE

1. T
2. W
3. TW
4. TW
5. W
6. TW
7. T
8. T
9. W
10. W

TEACHER PREPARATION:
(Additional Activity)

After students do *Classroom Activity* B (*Cloze Sentences*) SHAZAM! Game can be played if students need more work on insurance terminology. Students can play the game for word recognition or definitions.

IIC19
Classroom Activities A & B

LIFE INSURANCE VOCABULARY

1. Life insurance - helps a family when someone dies.

2. Group life insurance - worker and company share cost of life insurance for worker.

3. Individual life insurance - a person pays for his own life insurance.

4. Term insurance - coverage for a specified time.

5. Cash value insurance - owner can cash in the policy and get money for it.

6. Straight life insurance - pay premiums every year, can cash in anytime.

7. Limited payment life insurance - pay premiums for 20 or 30 years, before age 65.

8. Endowment life insurance - pay premiums for 20 or 30 years - can cash in - a way to save money.

9. Premium - amount of money paid for coverage.

10. Beneficiary - a person who received insurance money.

11. Settlement - payoff of insurance policy.

12. Benefits - money paid out by insurance company.

IIC19
Classroom Activity C

LIFE INSURANCE COMPARISON CHART

TERM INSURANCE	STRAIGHT LIFE (whole life)
premiums low	premiums higher
pay premiums for a limited time (5-10 years)	pay premiums every year for whole life
cannot cash in	can cash in anytime
at death before age 65, family gets money	at death, family gets money
can renew premium - may be higher	premium stays the same
may need medical checkup for renewal	need checkup to get policy, but then it's in effect no matter what state of health

IIC19
Demonstration of Competence

Directions: Write T for term insurance
Write W for whole life insurance
Write TW for both.

______ 1. This type of policy has no cash value.

______ 2. You pay premiums on this policy until you die.

______ 3. The younger you are, the lower the premium.

______ 4. The amount of the premium is set when you take the policy.

______ 5. If you cannot pay the premium, you can borrow money against the cash value.

______ 6. You may need to pass a physical examination.

______ 7. Premiums for this type of insurance are lower.

______ 8. This type of policy offers you coverage for a specific period of time.

______ 9. This type of policy helps you save your money.

______ 10. The amount of money this policy is worth gets larger each year.

Reprinted: JUST AROUND THE CORNER. Cambridge Book Company, New York. 1977.

IIC19
Additional Activity

SHAZAM GAME

SHAZAM!	SHAZAM!	SHAZAM!
LIFE INSURANCE	GROUP LIFE INSURANCE	INDIVIDUAL LIFE INSURANCE
TERM INSURANCE	CASH VALUE INSURANCE	STRAIGHT LIFE INSURANCE
PREMIUM	LIMITED PAYMENT LIFE INSURANCE	ENDOWMENT LIFE INSURANCE
BENEFICIARY	SETTLEMENT	BENEFITS

TEACHER PREPARATION C: Make one copy of the Home Owner's Insurance Vocabulary List for each student. The list will be used in *Classroom Activity A*.

TEACHER PREPARATION D: Make one copy per student of the Cloze Activity. Students will complete the page individually in *Classroom Activity* A.

ANSWERS D: CLOZE ACTIVITY

1. policy
2. coverage
3. risks
4. property
5. liability
6. replacement value
7. premiums

TEACHER PREPARATION: *(Additional Activity)* Make one copy of the Scrambled Words for each student. Use this activity if more drill is needed for word recognition.

ANSWERS: SCRAMBLED WORDS

1. premiums
2. policy
3. replacement
4. possessions
5. liability
6. risks
7. coverage
8. value
9. property

Card IIC20
Classroom Activity A.

HOME OWNER'S INSURANCE VOCABULARY LIST

POLICY - gives homeowner the right to get money if damage happens to his property.

PROPERTY - house, land, buildings, etc.

POSSESSIONS - record players, jewelry, clothes, etc.

COVERAGE - what insurance will pay for if a bad thing happens

RISKS - damage that can happen to your house and belongings

LIABILITY - if someone is hurt on your property, you must pay his medical bills

PREMIUMS - money you pay for the insurance

REPLACEMENT VALUE - what it costs to get a new item using insurance money

Card IIC20
Classroom Activity A

CLOZE ACTIVITY

Use these words to fill in the blanks: premiums, liability, replacement value, property, risks, coverage, policy.

1. Tom and Susie wanted to buy an insurance __________________ to cover their new home.

2. They talked to a few agents to find out what ______________ each company gave if something bad happened.

3. Tom and Susie found out that the ______________________ insurance would pay for would be fire, theft, vandalism, and lightning damage.

4. The house is called the ____________________, and the things inside the house are called the possessions.

5. Tom was interested in __________ ______________ insurance in case someone fell when he forgot to shovel the snow on the sidewalk.

6. Susie found out that the ______________ ____________ of a chair she bought for $150 five years ago was now $275.

7. They decided that the ____________________ were not too expensive when compared to the cost of what could happen.

Card IIC20
Additional Activity

SCRAMBLED WORDS

Directions: Draw a line from the scrambled word to the word spelled right.

1. urseipmm	policy
2. pcyoli	property
3. rlaempcenet	possessions
4. sssopoesins	coverage
5. ilaylibit	risks
6. sksir	liability
7. eavcorge	premiums
8. avuel	replacement
9. rpreopyt	value

LANGUAGE ARTS FOR BEGINNERS

HEALTH AND SAFETY

TEACHER PREPARATION D: The Calorie Charts can be obtained free from state agencies such as the Agricultural Extension Office or the Department of Health. The charts are too lengthy for inclusion in this package.

TEACHER PREPARATION B: The Medical History Forms can be used singly or in any combination. The Patient Profile is mostly non-medical information. The long list of questions would be read and answered either by the patient or a nurse with the patient. The last page would be filled out by the doctor during the examination. Make a transparency of any form you wish to use in *Classroom Activities* B & C.

IIIA2
Classroom
Activities B&C

PATIENT PROFILE – IDENTIFICATION DATA

MEDICAL HISTORY FORMS

NAME (last, first middle) ______________________ BIRTHDATE (MO/DAY/YR ______

TREET ADDRESS ______________________ SOC. SEC. NO ______

ITY ____________ STATE ____________ ZIP CODE ____________ PHONE NO. ______

arital Status:
☐ 1. Single
2. Married
3. Divorced
☐ 4. Widowed
5. Remarried
6. Separated

Religion:
☐ 1. Amish
☐ 2. Catholic
☐ 3. Jewish
☐ 4. Mennonite
☐ 5. Protestant
☐ 6. Other

Race:
☐ 1. White
☐ 2. Black
☐ 3. Latin
☐ 4. Asiatic
☐ 5. Am. Indian
☐ 6. Other

Work Status:
☐ 1. Employed
☐ 2. Student
☐ 3. Homemaker
☐ 4. Retired/Disabled
☐ 5. Unemployed
☐ 6. No Status

Sex:
☐ 1. Male
☐ 2. Female

Education Level (Circle Highest Level)
☐ 1. None
☐ 2. Elementary 1 2 3 4 5 6 7 8
☐ 3. High School 1 2 3 4
☐ 4. College 1 2 3 4
☐ 5. Post Graduate Degree

Responsible Party (if other than patient):

AME (last, first, middle) ______________________ RELATIONSHIP ______

STREET ADDRESS ______________________ PHONE NO. ______

T ______________________ STATE ______________________ ZIP CODE ______

Health Insurance Coverage:
1. None (Self Pay)
2. Medicare No. ______________________
☐ 3. Blue Shield Group No. ______________________ Agreement No. ______
4. Medical Assistance (Medicaid) No. ______________________
5. Other Insurance (Give Details Below):

ARRIER NAME ______________________ POLICY NO. ______

earest Relative (if other than responsible party):

Name (last, first, middle) ______________________ Relationship ______

Street Address ______________________ Phone No. ______

City ______________________ State ______________________ Zip Code ______

nployer ______________________ Phone No. ______

Address ______________________

Occupation ______________________

Spouse's Employer ______________________ Phone No. ______

Address ______________________

Occupation ______________________

FAMILY MEMBERS

NAME	BIRTHDATE	RELATIONSHIP	PROBLEMS
1.			
3.			
5.			
7.			

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HEMPFIELD FAMILY PRACTICE ASSOCIATES
Landisville, Pa. 17538

IIIA2
Classroom Activities B&C

MEDICAL HISTORY FORMS

NAME ______________________________ **DOB** ____________

Past Medical Problem	Past Surgery	Family History	Allergies

#	Date	CONTINUING PROBLEMS		T	TEMPORARY PROBLEMS	Date			
0			A						
1			B						
2			C						
3			D						

IMMUNIZATIONS

DT						
FLU						
P VAX						
TINE						
+ / –						
DPT						
OPV						
MMR						

HEMPFIELD FAMILY PRACTICE ASSOCIATES
247 MAIN STREET
LANDISVILLE, PA 17538
PHONE: (717) 898-2413

IIIA2
Classroom
Activities B&C

MEDICAL HISTORY FORMS

Name____ Date____________
(Last) (First) (Middle Inital)

DIRECTIONS: If you can answer yes to the question asked, put a circle around the YES. If you have to answer no to the question asked, put a circle around the NO. Please try to answer all questions.

YES NO 1. Do you get many headaches?
YES NO 2. Do you have any problem with redness, soreness or pain in your eyes?
YES NO 3. Do you now have or have you had any blurred vision, double vision, or change in your vision?
YES NO 4. Do you have constant noises in your ears?
YES NO 5. Have you had any trouble with your ears?
YES NO 6. Do you get frequent nosebleeds?
YES NO 7. Do you get frequent sore throats or have persistent hoarseness?
YES NO 8. Do you have a cough that won't go away?
YES NO 9. Have you ever coughed up blood?
YES NO 10. Have you ever had a chronic chest condition; such as, asthma, emphysema, bronchitis?
YES NO 11. Have you ever had T.B. or lived with anyone who had T.B. (tuberculosis)?
YES NO 12. Has a doctor ever said your blood pressure was too high or too low?
YES NO 13. Do you ever have chest pain or chest tightness or discomfort?
YES NO 14. Are you often bothered with thumping or racing of your heart?
YES NO 15. Do you get out of breath easily?
YES NO 16. Do you get short of breath climbing one flight of stairs?
YES NO 17. Do you need to use more than two pillows to sleep at night?
YES NO 18. Do your ankles swell?
YES NO 19. Do you suffer from frequent cramps in your legs?
YES NO 20. Has a doctor ever said you have heart trouble?
YES NO 21. Do you have trouble chewing or swallowing?
YES NO 22. Do you have indigestion?
YES NO 23. Has a doctor ever said you had stomach trouble?
YES NO 24. Do you need laxatives more than once a week?
YES NO 25. Do you have any rectal bleeding?
YES NO 26. Is your bowel movement ever black like tar?
YES NO 27. Have you had any change in your bowel habits recently?
YES NO 28. Have you ever had jaundice (yellow eyes and skin)?
YES NO 29. Have you ever had liver or gall bladder trouble?
YES NO 30. Do you have any mole or wart on your skin that has changed in any way in recent weeks or months?
YES NO 31. Do you have any persistent skin rash or skin condition?
YES NO 32. Do you bruise easily?
YES NO 33. Do you have any dizzy or fainty spells?
YES NO 34. Have you ever had any serious head injuries (or blows so as to cause unconsciousness)?
YES NO 35. Did you ever have a fit or convulsion (epilepsy)?
YES NO 36. Has anyone in your family ever had fits or convulsions?
YES NO 37. Have you had anything wrong with your genitals (privates)?
YES NO 38. Has a doctor ever said you had a hernia (rupture)?
YES NO 39. Have you ever passed blood while urinating (passing urine)?
YES NO 40. Do you have trouble with urination? or burning?
YES NO 41. Do you have to get up every night to urinate?
YES NO 42. Has a doctor ever said you had kidney or bladder disease?
YES NO 43. Do you have any sexual problems?
YES NO 44. As a child did you have rheumatic fever or inflamatory rheumatism?
YES NO 45. Do you have frequent back aches or joint pains?
YES NO 46. Were you ever treated for anemia (thin blood)?
YES NO 47. Were you ever treated for "bad blood" (venereal disease)?

YES NO 48. Do you have diabetes (sugar disease) or have any sugar in your urine?
YES NO 49. Have you ever had thyroid disease or a goiter in the neck?
YES NO 50. Did you ever receive X-ray treatments to your neck as a child?
YES NO 51. Did a doctor ever treat you for a tumor or cancer?
YES NO 52. Do you suffer any chronic disease?
53 What is your usual weight? ____________
54. What do you weigh now? ____________
YES NO 55. Did you ever have a serious injury?
YES NO 56. Do you have frequent (often have) small accidents or injuries?
YES NO 57. Did you ever have a serious operation?
YES NO 58. Have you ever been in a foreign country? List them ____________
____
59. List here any medicines or injections that react badly on you or that give you any hives ____________
____
YES NO 60. Are you now taking any medicine or anything like vitamins, aspirin, birth control pills, etc? List them ____________
61. List any hobby or recreation that you enjoy ____________
YES NO 62. Do you smoke? If yes, how many packs per day?______How long have you been a smoker?______
YES NO 63. Do you drink alcoholic beverages? If yes, how much? ____________
____
YES NO 64. Do you attend church regularly?
YES NO 65. Do you actively support any organization?
YES NO 66. Do you usually have great difficulty in falling asleep or staying asleep?
YES NO 67. Do you dring more than six cups of coffee or tea a day?
YES NO 68. Is it always hard for you to make up your mind?
YES NO 69. Do you feel unhappy or depressed?
YES NO 70. Do you cry easily?
YES NO 71. Does worrying continually get you down?
YES NO 72. Are you considered a nervous person?
YES NO 73. Did you ever have a nervous breakdown?
YES NO 74. Are your feelings easily hurt?
YES NO 75. Are you easily upset or irritated?

FOR FEMALES ONLY

76. At what age did your periods begin? ____________
77. Your last period began when?____________
YES NO 78. Do your periods appear fairly regularly every 3-5 weeks?
YES NO 79. Do you have any bleeding between your periods?
YES NO 80. Have your periods usually been painful?
81. How many pregnancies have you had?____________
82. How many pregnancies have ended in a miscarriage?
83. How many children are living?____________
84. How many children have died?____________
YES NO 85. Do you use any method of birth control?
YES NO 86. Was your mother ever given any hormones (DES) to prevent her from miscarriage while pregnant with you?
YES NO 87. Do you have any vaginal discharge?
YES NO 88. Have you noticed any lump in your breast?
89. If you no longer have periods, at what age did they stop?____________
YES NO 90. Do you often get spells of complete exhaustion or fatigue?
YES NO 91. Are there any diseases or illnesses that run in your family (blood relatives), such as, diabetes, high blood pressure, heart disease, stroke, kidney disease, cancer, asthma, allergies, excessive bleeding tendencies, epilepsy, mental or emotional illness?

YES NO 92. Are you happy that this is the last question of this questionnaire?

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TEACHER PREPARATION C: The two pamphlets are included in this program. Are Your Teeth Important? can be read by the students after vocabulary drill, *Classroom Activity* A. Fluoridation for Everyone should be read to the class because of the difficult vocabulary.

TEACHER PREPARATION D: Use the Dental Vocabulary List For Drill in *Classroom Activity* A before beginning the lesson. Use the Fluoridation For Everyone List to review vocabulary before reading Fluoridation For Everyone to the class in *Classroom Activity* C.

TEACHER PREPARATION: (*Additional Activity*) Before asking students to read Are Your Teeth Important? play HANGMAN using the following word list. This game will reinforce word recognition.

HANGMAN WORD LIST

normally
bristles
disengage
techniques
professional

artificial
straight
grinding
hygienist

complain
angling
pattern
diseased

TEACHER PREPARATION: (*Additional Activity*) Using the words from the Dental Vocabulary List For Drill, play BLANKITY BLANK BLANK for word recognition.

TEACHER PREPARATION: (*Additional Activity*) Duplicate and cut the Dental Vocabulary Cards. Use to play CHANCE if students need more work with the meanings of the words.

IIIA3
Additional Activity
Classroom Activity A

DENTAL VOCABULARY LIST FOR DRILL

DENTIST - A TOOTH DOCTOR

TOOTH - WHAT YOU CHEW FOOD WITH

CAVITY - A HOLE IN A TOOTH

X-RAY - TAKES A PICTURE WHICH SHOWS THE INSIDE OF THE BODY

FLUORIDE - A SUBSTANCE WHICH MAKES TEETH HARD

NOVOCAIN - A SUBSTANCE THAT STOPS PAIN

TOOTHPASTE - CLEANS THE TEETH WHEN YOU BRUSH THEM

DRILL - REMOVES THE DECAYED PART OF THE TOOTH

FILLING - REPLACES THE DECAYED PART OF THE TOOTH

GUM - THE SKIN WHERE THE TOOTH JOINS THE BODY

BITE - HOW THE TOP AND BOTTOM TEETH MEET

IIIA3
Classroom Activity C

FLUORIDATION FOR EVERYONE LIST

1.	fluoride	keeps teeth healthy
2.	decay	teeth breaking down
3.	cavities	rotten spots on the teeth
4.	experimentation	trying things
5.	evaluation	checking what happened
6.	attractive	good looking
7.	reduced	made less
8.	industrial	businesses making things for sale
9.	corrode	break down metal
10.	recommended quantities	right amounts

IIIA3
Additional Activity

DENTAL VOCABULARY CARDS

DENTIST	A TOOTH DOCTOR
TOOTH	WHAT YOU CHEW FOOD WITH
CAVITY	A HOLE IN A TOOTH
X-RAY	TAKES A PICTURE WHICH SHOWS THE INSIDE OF THE BODY
FLUORIDE	A SUBSTANCE WHICH MAKES TEETH HARD
NOVOCAIN	A SUBSTANCE THAT STOPS PAIN

IIIA3
Additional Activity

DENTAL VOCABULARY CARDS

TOOTHPASTE	CLEANS THE TEETH WHEN YOU BRUSH THEM
DRILL	REMOVES THE DECAYED PART OF THE TOOTH
FILLING	REPLACES THE DECAYED PART OF THE TOOTH
GUM	THE SKIN WHERE THE TOOTH JOINS THE BODY
BITE	HOW THE TOP AND BOTTOM TEETH MEET

IIIA3
Teacher Preparation B:

ARE YOUR TEETH IMPORTANT?

ARE
YOUR
TEETH
IMPORTANT
?
Dental Health for Young People

What do your teeth mean to you ?

You need good teeth for:

chewing and enjoying food
a pretty (or handsome) smile
to talk normally

Have you heard older people with artificial -- or no -- teeth complain about how hard it is to chew food? They wish they had their own teeth back but it's too late. They didn't take care of them.

Have you seen people with teeth missing? It's not very nice to look at when they smile, is it?

It's not too late for you if you start now to take care of your teeth.

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IIIA3
Teacher Preparation B:

ARE YOUR TEETH IMPORTANT?

What can you do to keep your teeth nice ?

• First, keep them clean. Brush them well in the morning and at night after you finish eating. Better yet, brush them also after every meal. Choose a toothbrush with soft bristles and a straight edge. It is best to ask your dentist what kind of toothbrush you should use.

How do you use the toothbrush ?

Brush your teeth as your dentist directs, or as follows: place the brush with the end of the bristles where the teeth and the gums meet, angling with the bristles toward the gums. Short, slow, back and forth motions are made without disengaging the bristles from the edge of the gum. It is the ends of the bristles that clean; hard pressure is not necessary.

Clean two or three teeth at a time until all inner (tongue side) and outer surfaces (cheek and lip side) are cleaned. For grinding and chewing surfaces, use short scrubbing strokes with the tops of the bristles. Follow a definite pattern while brushing so that every tooth will be cleaned.

Now brush your tongue. Millions of germs like to live on the tongue. Also it is important to use dental floss, because the bristles of the toothbrush cannot clean the plaque from between the teeth. Dental floss must be used to clean these surfaces. Because flossing requires special techniques, your dentist or dental hygienist is the best person to show you how to use it.

Mouthwashes are fine to make your mouth feel fresh but they don't clean your teeth or hide bad breath very long. If you have bad breath, see your dentist to find out if you have diseased teeth or gums. Sometimes an upset stomach can cause it, too.

Gum diseases

Gum diseases can be very serious and lead to loss of teeth if not treated immediately by your dentist. If you notice red and/or bleeding gums, see him right away. Most gum diseases can be prevented by being very careful to keep your teeth clean and visiting your dentist every six months for a check-up and professional cleaning.

What does food have to do with your teeth ?

What you eat has a great deal to do with whether you have healthy, good-looking teeth or ugly, decaying ones. And, as anyone who has them knows, decayed teeth are also painful, hard to chew with, and cause bad breath. Fixing them costs a lot more than preventing decay in the first place.

Sweets -- candy, soft drinks, cake, cookies, pie, etc. are no good for your teeth. The sugar in them begins the decay process on teeth, and you don't need them anyway unless you want to get fat. If you have a sweet now and then, brush your teeth right away. If you can't brush, rinse your mouth out with water. Swish the water around all the teeth.

Try to eat mainly vegetables, fruits, cereals (not the sugary kinds) and breads, and protein foods such as meat, fish, poultry, eggs, cheese and nuts. When you want a snack choose things like fruit, celery, carrot sticks, nuts, unsweetened fruit juice and milk.

Remember, smoking will stain your teeth and increase your chances of someday getting cancer of the mouth.

Finally, your family dentist or dental hygienist is the best person to advise you on dental care.

What toothpaste to use ?

The American Dental Association has studied the many kinds of toothpaste on the market and put its seal of approval on the brands it found to be effective. Look for the ADA seal on the tube

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IIIA3
Teacher Preparation B:

FLUORIDATION FOR EVERYONE

WATER FLUORIDATION

Almost 50 years ago dental scientists found that some drinking water naturally contains a substance called fluoride, and that the fluoride protected the teeth of people who drank it against decay. Children who drank fluoridated water from birth were found to have unusually attractive teeth and only a third as many cavities as children without fluoridated water.

After more than 25 years of scientific experimentation and strict testing and evaluation, they found that adding controlled amounts of fluoride to drinking water in areas where it isn't found naturally would give the same protection to children's teeth. Today, fluoridation is strongly recommended by every reliable and reputable dental, medical and public health agency in Pennsylvania and the United States. The communities that have adopted fluoridation range from little places with less than 500 people to big cities like Chicago, Philadelphia, Baltimore, Washington, Pittsburgh, Louisville, Cleveland, Milwaukee, San Francisco, St. Louis, Minneapolis, St. Paul, Indianapolis and Miami.

These are some of the most common questions about fluoridation.

Will Fluoridation Do Any Harm?

NO! Over 10 million people in the United States have been drinking water with fluoride naturally in it all their lives. Studies have proved that these people are just as healthy as people who drink fluorine-free water. The only difference is they have much less tooth decay.

Today, there are about 95 million additional people in the U.S. drinking water to which has been added the proper amount of fluoride to prevent tooth decay. Fluoride added to the water in the recommended quantities has never produced any harmful effects to anybody of any age. (Remember, even common table salt in huge quantities is harmful to your health.)

Will Fluoridation Do Any Good?

YES! It will reduce tooth decay as much as 65 percent. It gives children better and more attractive teeth throughout their lives, and means a big saving to you and your family on dental bills.

How Much Will It Cost?

Only about 10 cents per person per year. The cost is saved many times over in reduced dental bills.

Does Fluoridation Change The Taste, Odor or Color of the Water?

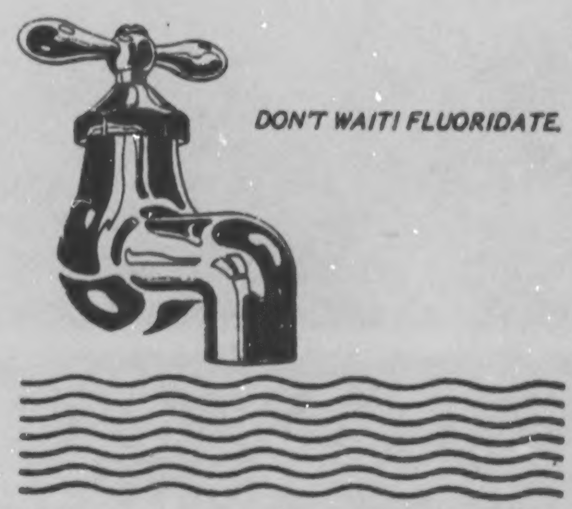
NO! Neither does fluoridation have any effect on industrial uses of water, or baking, canning or cooking. It does not corrode pipes or present any other engineering problems.

Aren't There Better Ways To Cut Tooth Decay?

NO! No other method is known to work as well, as safely or as cheaply. All other devices are either too expensive, not effective, or too difficult to manage, and are not helpful to the greatest number of people.

What Can You Do?

Learn the correct facts, not rumors some people who are not well informed like to spread. Encourage your City Council to add the benefit of fluoridation to your water supply. Speak with your family physician, dentist and your local health department.



DON'T WAIT! FLUORIDATE.

TEACHER PREPARATION:
(Additional Activity)

Using the following Word List, play HANGMAN with the class.

WORD LIST

cigarettes
emphysema
bronchitis
filters
inhale
exhale
addicted
hazardous
cough
coronary
artery
chronic
quit

LANGUAGE ARTS FOR BEGINNERS
Heart Disease

Basic Skills Made Easy
Health and Safety: Card IIIA5

TEACHER PREPARATION A: Duplicate copies of Solving Life Problems in Health, pages 53-56 for the students to read in *Classroom Activity* B.

TEACHER PREPARATION C: The following three Questions are to be used by the teacher as the *Demonstration of Competence*.

QUESTIONS

1. What are the symptoms of a heart attack?
2. When should you call a doctor and what will you need to tell him?
3. What should you have the victim do until you get to the emergency room or until the ambulance arrives?

IIIA5
Classroom Activity B

SOLVING LIFE PROBLEMS IN HEALTH

HEART ATTACK

Coming home from school, Martha thought about Carlos. Carlos is Angel's and Miriam's uncle. Last month he had a heart attack. The children asked about Carlos but all Martha told them was that he was very sick. Martha thought that she would talk about heart attacks at dinner that night.

When the Baez family sat down for dinner, Martha said, "Remember when Uncle Carlos was sick?"

"Yes," said Miriam and Angel. "What was wrong with him?"

"He had a heart attack. I thought I would tell you about heart attacks tonight," Martha said. Miriam and Angel were glad. They had wondered what was wrong with Uncle Carlos.

Martha told them about the symptoms of a heart attack. She said that chest pains are the main symptom of heart trouble. The pain could last for a few minutes or for hours. It is mostly felt in the middle of the chest and may be felt in one or both of the person's arms.

"Do chest pains always mean you are going to have a heart attack?" Angel asked.

Martha said, "No, they could mean you are very tired or many other things. But when you're older, you should always call a doctor when you get chest pains you don't understand. Uncle Carlos was very lucky. He let his doctor know when he got chest pains, so he and the doctor were ready when he had a heart attack. Because it was caught early, he is much better now." Angel and Miriam were glad when Uncle Carlos got better quickly.

Martha told the children that if anyone feels very tired, weak, out of breath, or has swollen ankles, they could be having signs of a heart attack.

Angel asked how you can prevent a heart attack. Martha told him that there are some things that most doctors agree can lessen the risk of a heart attack. She

Printed from: "SOLVING LIFE PROBLEMS IN HEALTH" London, Janet R.; London, Robert H.
McGraw H[illegible] Company, New York, NY 1980.

said that having medical checkups, controlling high blood pressure, reducing overweight, eating foods low in fat and cholesterol, not smoking, and exercising daily will lessen the risk.

"What should you do if you think you are having a heart attack?" Miriam asked.

Martha said, "First you should call a doctor or the emergency room of a hospital, like where your father works."

"When someone calls and it sounds like they might be having a heart attack, we tell them to call an ambulance, if they can," Jose added. "Also, we tell them to stay quiet in a sitting position and to take nothing to eat or drink."

Martha said that if the person has medicine for the heart, they should be sure to take it.

Questions

1. Which of these probably does *not* help prevent a heart attack?
    ___ **a.** not smoking
    ___ **b.** exercising
    ___ **c.** drinking more milk
2. The main symptom of a heart attack is
    ___ **a.** chest pains
    ___ **b.** a fever
    ___ **c.** weakness

PNEUMONIA

Angel liked learning about heart attacks at dinner last night. He was glad that he knew more about what had been wrong with Uncle Carlos. He had one question about what Martha had said last night. He asked, "Mom, you said chest pains were a sign that you might be having a heart attack?"

Martha said, "No, many things can cause chest pains. Being very tired can cause chest pains. Most of the time, chest pains do not mean you are very ill. If you have them for more than a day or two, you should check with a doctor. If the chest pains really hurt, you should tell a doctor right away." Then she said, "Children do not usually have heart attacks."

Angel was happy to hear this. He did not want to have a heart attack. He asked Martha, "Can you talk about another illness today, maybe one with chest pains?"

Martha thought about what she could talk about. She decided to talk about pneumonia. She said, "Tonight I think I will tell you about pneumonia. The symptoms for pneumonia are a high fever, shortness of breath, and feeling weak all over. What other symptom do you think there is for pneumonia?"

"Chest pains!" Miriam answered.

"Right," said Martha.

Jose said, "I thought coughing was a symptom of pneumonia."

"Many times a cough does not start until later in the disease," Martha replied.

"What do you do for pneumonia?" Miriam asked.

Martha told her that for most pneumonia, you can take antibiotics. She added that you should *always* go to a doctor to make sure you get the right treatment. She said you should *never* take antibiotics left over from another illness. Angel asked why. Martha told him that each type of pneumonia needs a different kind of antibiotic and if you take the wrong one, it could make you worse. Jose told them about a person with pneumonia who came to the emergency room. She had taken antibiotics she had in the medicine chest. The woman ended up in the hospital for a week. If she had gone to a doctor, she would have been cured and would not have had to go to the hospital.

SOLVING LIFE PROBLEMS IN HEALTH

Martha said, "With pneumonia, it is very important to go back to the doctor even after you feel better. Remember what I told you about antibiotics. You can feel better but not be cured. That's why it is important to have the doctor check you to make sure you're okay."

Questions

Answer these questions true or false.

1. ___ If you feel better, you need not finish the whole bottle of antibiotics.

2. ___ There are different antibiotics for different types of pneumonia.

3. ___ Chest pains are one symptom of pneumonia.

4. ___ You don't need to go to a doctor if you get pneumonia.

COUGHS

The next night at dinner Miriam asked, "Can a cough be very bad?"

Martha told her, "Usually a cough is part of a cold and is not very bad. You should take care of yourself when you have a cough, so that it doesn't get to be something worse."

Jose asked Miriam if she remembered when she had had a cold last month and had a cough for two weeks. She remembered. She did not rest well enough, so the cold lasted for a long time.

Martha wanted to make sure that Miriam and Angel knew that sometimes a cough is bad. "If a cough lasts

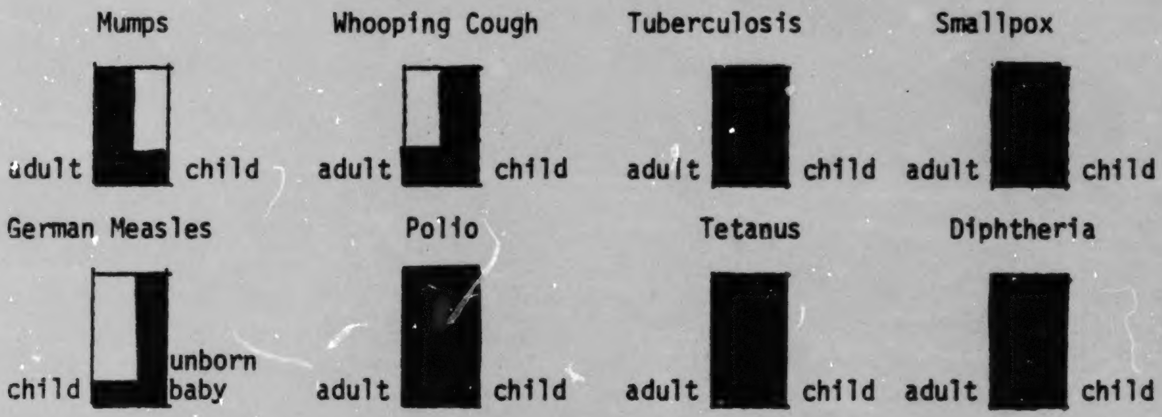
TEACHER PREPARATION B: Duplicate a copy of the Immunization Vocabulary for each student to use in *Classroom Activity* A.

TEACHER PREPARATION C: The pamphlet Immunize! has been rewritten for easier reading. Make copies for the class to read in *Classroom Activity* B.

TEACHER PREPARATION D: Make a copy of the Immunization Chart for each student to use in *Classroom Activity* E.

TEACHER PREPARATION: (*Additional Activity*) Make a copy of How Dangerous Is This Disease? for each student. Students will shade in the bars to show who is hurt most by the disease.

ANSWERS: HOW DANGEROUS IS THIS DISEASE?



IIIA6
Classroom Activity A

IMMUNIZATION VOCABULARY

IMMUNIZATION - a vaccination

VACCINATION - a substance which keeps you from getting a disease.

ANTIBODIES - substances developed by the body to fight illness

BOOSTER - a vaccination to make antibodies stronger

GERMAN MEASLES (Rubella) - causes red spots on the skin

POLIO - a crippling disease

DIPTHERIA - a sickness causing high fever and trouble breathing

TETANUS - a disease caused by a poison

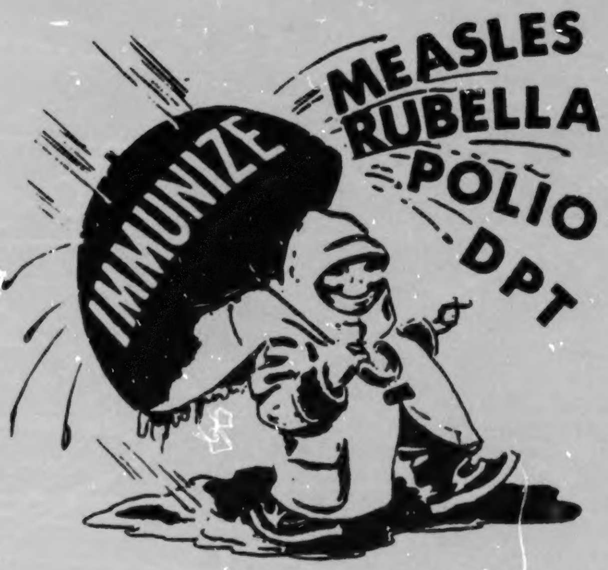
SMALLPOX - fever and blisters that leave scars on the skin

WHOOPING COUGH - fits of coughing that end with loud gasps

MUMPS - fever and swollen glands in the neck

TUBERCULOSIS - lung disease that keeps a person from breathing properly

"IMMUNIZE"



IMMUNIZATION is an umbrella against disease. To work best, this form of protection must begin at 2-3 months of age. Just as storms come and go, so does the need for added protection; therefore some boosters are needed during a child's early years.

DIPHTHERIA gives a sore throat, fever and the development of a grayish membrane that sometimes spreads across the windpipe, making it impossible to breathe - (it could conceivably result in death by suffocation) - diphtheria also produces powerful poisons in the body that can cause serious permanent damage to the heart, nerves or kidneys.

PROTECTION? Yes! BE IMMUNIZED! See your doctor!

PERTUSSIS (Whooping Cough). This infection affects the air passages through which we breathe. Starting with a cold, whooping cough develops into a series of coughs that prevent catching your breath. It can cause death in the very young.

PROTECTION? Yes! All children should be IMMUNIZED! Parents are urged to have their children immunized against whooping cough as early as possible. Check with your doctor.

TETANUS. A severe disease caused by the action on the nervous system is the poison produced by the tetanus germ. The tetanus bacillus which grows in the intestines of grass-eating animals is found around barns and gardens treated with manure, but it spreads so easily that it can appear anywhere - in city streets, playgrounds or your own home - dragged in on the soles of someone's shoes!

This poison causes convulsions and painful spasms of the muscles. Because spasms most frequently occur in the jaw muscles, the disease is commonly called "lockjaw".

UNTREATED TETANUS IS ALMOST ALWAYS FATAL. Even with treatment only about half the victims survive. Tetanus infection can happen with even a small injury. Too often we are about to dismiss a minor injury with "it's only a scratch" - but there is reason.to worry when we realize that 50 percent of tetanus cases happen as the result of a small wound. Tetanus is such a dangerous disease that doctors take no chances when they see a wound that could be infected by tetanus bacteria - why should you?

PROTECTION? Yes! BE IMMUNIZED!

POLIO is a disease caused by polio virus. In the early stages a person has fever and includes stiffness in muscles in the back and neck. Although polio is not always serious and may happen where the disease is mild, it is completely unpredictable and when severe damage is done to the nerve centers or if the nerve centers are destroyed, permanent crippling/paralysis or death may result.

PROTECTION? Yes! BE IMMUNIZED! Check with your doctor. See to it that you and every member in your family is immunized against polio with oral polio vaccine.

GERMAN MEASLES: In children the disease is mild. It may pass unnoticed. The illness causes a three day rash, slight fever, enlarged glands in the neck, back of the ears. Although adults can expect higher fevers, cough, rash, and the added joint pain, the real problem is for a pregnant woman and the harm to her unborn child. This is a problem during the first three months of pregnancy and even later. The most serious problems are blindness, deafness, heart problems and mental retardation. In many cases, a woman may lose the baby.

PROTECTION? Yes! BE IMMUNIZED! All children should be immunized.

MEASLES (Rubeola). The signs include fever, running nose, slight cough and red, watery eyes, followed by spots inside the mouth, and finally the rash beginning on the face and neck which covers the entire body. It should not be confused with Rubella or German measles which is usually a mild infection in children. While most cases of measles do occur among the young, older persons can also contact the disease. An attack of measles in itself is usually not fatal. However, it is important to think about the fact that the disease causes other major problems.

PROTECTION? Yes! BE IMMUNIZED!! All children who have not yet had measles should be immunized. See your doctor.

IIIA6
Classroom Activity E

IMMUNIZATION CHART

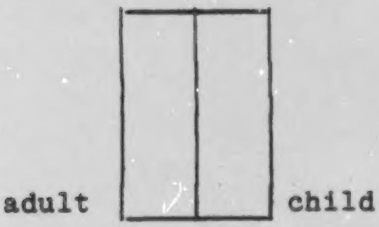
Directions: Fill in the chart below. Putting an X in the proper space to indicate if you have had a particular disease or vaccination, or both. Check with your doctor to see if you need those vaccinations which you have not had.

	Disease	Vaccination
DIPHTHERIA		
TETANUS		
POLIO		
GERMAN MEASLES		
MUMPS		
SMALLPOX		

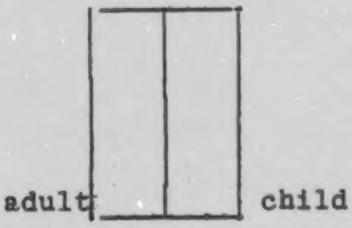
IIIA6
Additional Activity

HOW DANGEROUS IS THIS DISEASE?

MUMPS


adult
child

WHOOPING COUGH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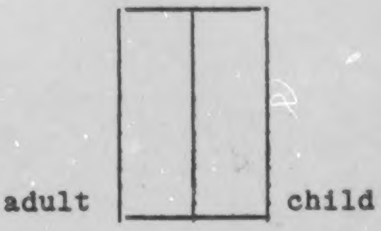
TUBERCULOSIS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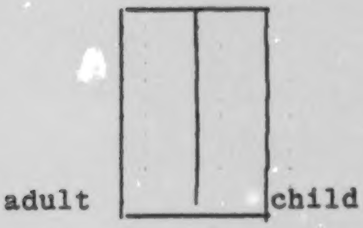
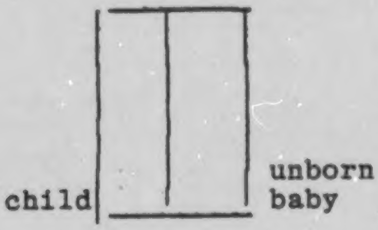
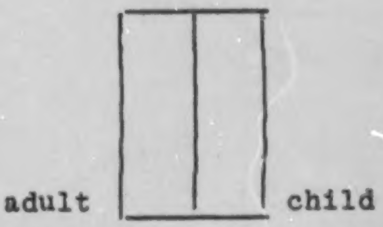
SMALLPOX


adult
child

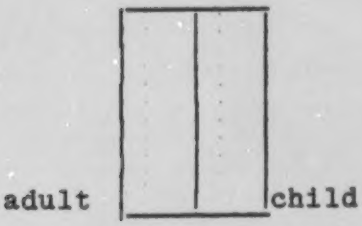
GERMAN MEASLES


child
unborn baby

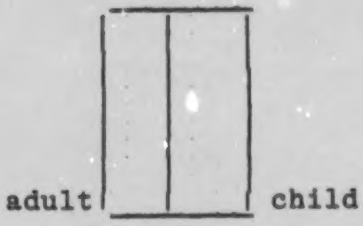
POLIO


adult
child

TETANUS


adult
child

DIPHTHERIA


adult
child

TEACHER PREPARATION B: A list of vocabulary words is given for First Aid Situations. Duplicate a copy for each student to use in *Classroom Activity* A.

TEACHER PREPARATION:
(Additional Activity) After completion of lesson on First Aid, hand out copies of Spell-A-Word as an *Additional Activity*.

ANSWERS: SPELL-A-WORD

```
B
L
E L E C T R I C I T Y
E     H       O
D     O       U         C
I     K   A   G         U   B
N     E   N   H O S P I T A L
G         I     B       S   I
          M     J           S
    B R E A T H E           T
    O     L     C           E
    N           T           R
    E             R A B I E S
```

electricity	bleeding	object	blisters
cough	breathe	bone	rabies
hospital	animal	cuts	choke

IIIB7
Classroom Activity A

FIRST AID SITUATIONS

What to do if a person stops breathing -

1. fresh air
2. rescue
3. breathing
4. clean out
5. chin
6. mouth
7. breathe
8. chest
9. repeat
10. process
11. continue

What to do if an animal bites a person -

1. wash
2. bite
3. animal
4. catch
5. rabies
6. person

What to do if a person is bleeding -

1. press
2. bleeding
3. area
4. cuts
5. bandage
6. close

What to do if a person is burned -

1. burn
2. small
3. blisters
4. cold
5. medicine
6. warm

What to do if a person is choking -

1. choking
2. wait
3. cough
4. possible
5. upside down
6. between
7. shoulders
8. begin
9. hospital

What to do if a person gets an electric shock -

1. touch
2. turn off
3. electricity
4. pull
5. necessary
6. doctor

IIIB7
Classroom Activity A

page 2

What to do if a person has something in his or her eye -

1. chemical
2. eye
3. water
4. something
5. remove
6. object
7. handkerchief
8. corner
9. rub

What to do if a person faints -

1. faint
2. lower
3. knees
4. lay
5. side
6. head
7. quiet
8. minutes

What to do if a person falls -

1. wound
2. broken
3. bone
4. unless

What to do if a person takes poison -

1. poison
2. label
3. follow
4. directions
5. vomit
6. a lot
7. drink

What to do if an insect stings a person -

1. stinger
2. baking soda
3. sting
4. sick

IIIB7
Additional Activity

SPELL-A-WORD

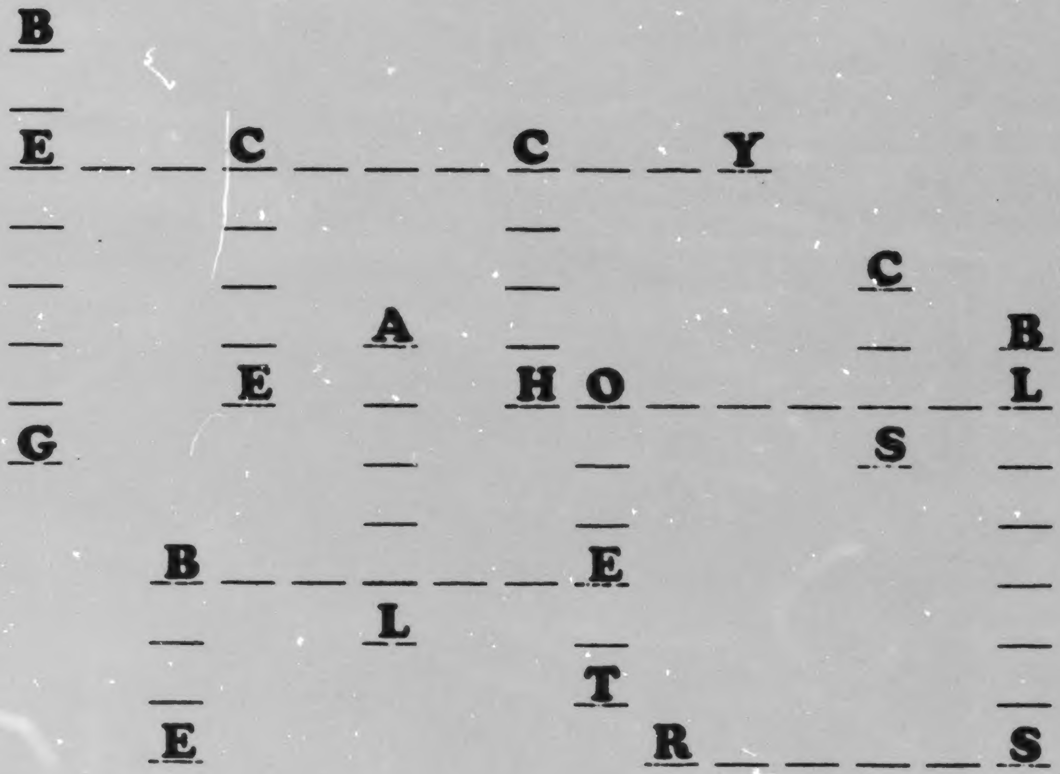
Directions: The first and last letters of each word are given for you. Fill in the blanks with the rest of the letters.

electricity
cough
hospital

bleeding
breathe
animal

object
bone
cuts

blisters
rabies
choke



TEACHER PREPARATION B: The vocabulary list of Common Illnesses can be used by either the teacher or the students in *Classroom Activity* A.

TEACHER PREPARATION D: Make copies of the Format for Description of an Illness.for each student. Use one copy in *Classroom Activity* C for Imaginary Illness.

TEACHER PREPARATION: (*Additional Activity*) Duplicate one copy for each pair of students of Signs of Possible Illness. Cut left and right columns apart. Have students match signs to each category. Do before *Classroom Activity* B so students are prepared to describe symptoms to a doctor.

IIIB8
Classroom Activity A

COMMON ILLNESSES

EARACHE - ear hurts

NOSEBLEED - blood comes from nose

CHOKING - something is caught in the throat

CONVULSIONS - nervous, jerking movements of the body

HEAT EXHAUSTION- body gets too hot

HEAT STROKE - a high fever and unconsciousness

DIARRHEA - bowel waste is loose and watery

IIIB8
Classroom Activity B

SIGNS OF POSSIBLE ILLNESS

LOOKS	The face may be pale or reddish. It may be puffy and swollen around the eyes.
EYES	The eyes may be unusually bright. The whites of the eyes may turn a light yellow.
NOSE	The nose may be running. There may be much sneezing.
THROAT	The throat may be sore and redder than usual. There may be trouble in swallowing. The person may cough a lot.
VOICE	The voice may be weak or hoarse. The person may be able to talk only in a whisper.
GUMS	The gums may hurt. They may be swollen and bleeding.
TONGUE	The tongue may be dry and cracked. It may have a heavy white coating. The person may not be able to taste.

IIIB8 Classroom Activity B	SIGNS OF POSSIBLE ILLNESS
SKIN	The skin may be swollen. It may have a rash that itches. The skin may be dry or warm. The person may feel chilled or cold. The palms of the hands may sweat a lot.
BREATHING	The person may be short of breath. Or his breathing may be faster than usual. Shortness of breath may be combined with chest pain, coughing, wheezing, or blood spitting.
STOMACH	The person may have diarrhea. Or he may not have gone to the toilet for several days (constipation). Or he may throw up.
APPETITE	The person may not want to eat. Or he may want to eat more than usual.
WEIGHT	The person may lose weight without wanting to.
SLEEP	The person may be restless. He may get upset easily. He may sleep for only short times. He may be very tired all the time. Or he may sleep more than usual.
TEMPERATURE	The person's temperature may be higher than normal. There may be a high fever. Sometimes there may be chills and shivering.

IIIB8
Classroom Activity C

FORMAT FOR DESCRIPTION OF AN ILLNESS

Patient's Name Patient's Age

When Illness Began

Symptoms

Behavior

Temperature

What has been done so far?

IMAGINARY ILLNESS

My seven year old son, Larry, woke up at 3:30 last night. He seemed hot, so I took his temperature. It was 102°. I gave him aspirin. He has been very restless and whining. This morning, his temperature is down to 100.4°, but he says his right ear hurts. He's chilling a little, too.

TEACHER PREPARATION B: Make a transparency of the Over the Counter Drugs Chart for use in *Classroom Activity A*. This is not meant as full information on all over the counter drugs. The teacher should read source material before doing this lesson.

IIIB10
Classroom Activity A

OVER THE COUNTER DRUGS CHART

ASPIRIN:	irritates stomach and intestines slows down blood clotting overdoses common linked to Reye's Snydrome(sometimes fatal) in children pregnant women should not take aspirin
LAXATIVES:	may begin to count on them may cause hemorrhoids no ideal laxative is available should not give to children
COUGH SYRUPS:	if you stop a cough, you could be allowing mucus to build up in the lungs expectorants are ineffective
COLD AND SORE THROAT MEDICINE:	antihistamines make you sleepy dry mouth blurred vision nausea when you stop using them, you can get "rebound congestion"
DIET DRUGS:	artificial sweeteners may be dangerous whole diet beverages need a doctor's supervision some drugs "speed" you up too much diet candy doesn't have enough sugar to deaden the appetite bulk producers may cause constipation you might not eat for good nutrition if you use any of these products
SLEEP AIDS:	the safety and effectiveness of all sleep aids are in question dizziness, nausea, blurred vision, dry mouth, and bad temper are side effects
EYEWASHES:	really should go to a doctor instead of treating yourself with over-the-counter drugs nothing else is safe

ANTACIDS:	might be an ulcer or heart condition causing stomach pain
ACNE PRODUCTS:	ordinary soap and water will help some acne products make the skin too dry
LOTIONS FOR RELIEF OF SUNBURN:	many lotions don't have enough active ingredients to help lotions with alcohol will make a sunburn worse serious burns need a doctor
SUN PROTECTION LOTIONS:	scents may cause allergic reaction those with oil "fry" the skin those with alcohol dry the skin PABA is the effective sunscreen
ARTHRITIS MEDICINE:	only aspirin helps with arthritis inflammation other medicines are ineffective

TEACHER PREPARATION B: Duplicate a copy for each student of the outline Medical Services in Your Community. The outline will be used as the source for *Classroom Activity* A.

IIIC11
Classroom Activity A

MEDICAL SERVICES IN YOUR COMMUNITY

This outline is designed to tell you where to look for medical help. Each community is different, so you will have to use a telephone book to find which of the listed services are offered in your community.

I. GOVERNMENT SOURCES

  A. City Health Department

    1. health department may run clinics
      a. dental
      b. mental health
      c. pregnant women
      d. infant

    2. public nursing service
      a. in your home
      b. at school
      c. give health tests

    3. special services for old people
      a. meals

    4. immunization shots for children

    5. transportation for disabled children and adults

  B. County Health Department

    1. may have same services as city health department

    2. county hospital

    3. nursing home for old people

  C. State Health Department

    1. health tests

    2. x-rays

    3. immunizations

  D. Federal Government

    1. Veterans Administration

MEDICAL SERVICES IN YOUR COMMUNITY

II. HOSPITALS AND CLINICS

A. Visiting Nurses and Doctors

B. Clinics

C. Medicines

D. Mental Health Care

III. OTHER MEDICAL SERVICES

A. University Clinics

B. Alcoholics Anonymous

C. Salvation Army

D. Visiting Nurse Association

E. Hot Line Organizations

Reprinted: GETTING MEDICAL ASSISTANCE. Follett Coping Skills Series. Follett Publishing Company, McVey and Associates, Inc. 1977.

TEACHER PREPARATION C: Make a copy for each student of the Health Service Chart for use throughout the entire lesson. Students and/or teacher will find the information to complete the chart.

HEALTH SERVICE CHART

Name of Local Health Service	Address	Phone Number	Health Service Offered

IIIC12

TEACHER PREPARATION C: Because hospital services and costs vary widely, such information cannot be collected for the teacher. The List of Hospital Services and Costs should be filled in and made available at the time of the lesson to use in *Classroom Activities* A&B.

IIIC13
Classroom Activities A & B

LIST OF HOSPITAL SERVICES AND COSTS

1. Cost Per Day
    - private room
    - semi-private room
    - ward
2. Food Services
    - patient
    - visitors
3. Visiting Hours
4. Children's Visiting Allowed?
5. Medicine and Bandages Costs
6. Personal Items to be Taken During Stay
7. Admission Policy
8. Discharge Policy
9. Policy on Medical Insurance
10. Outpatient Services

TEACHER PREPARATION D: The Vocabulary List should be copied and given to each student for use in *Classroom Activity* A.

VOCABULARY LIST

1. basic hospital insurance
2. welfare office
3. certified/licensed
4. extended care
5. facility
6. round-the-clock
7. on call
8. dispensing drugs
9. clinical record
10. rehabilitation
11. dietary needs

TEACHER PREPARATION B: The four pamphlets should be copied for students to follow in *Classroom Activity* A.

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IIID16
Classroom Activity A

WAKE UP! SMOKE DETECTORS CAN SAVE YOUR LIFE IF...

... YOUR SMOKE DETECTOR IS PART OF A TOTAL ESCAPE PLAN

THE DANGER

- Over 6,000 deaths occur in homes each year.
- Most people die from SMOKE and toxic gases rather than the fire itself. Many never even wake up.

MOST FIRE DEATHS COULD BE PREVENTED

THE PLAN

PROTECT YOURSELF AND YOUR FAMILY BY

- Purchasing, installing and maintaining one or more SMOKE DETECTORS in your home to wake you when the fire starts.
- Developing and practicing an ESCAPE PLAN to enable you to get out safely.

1 PURCHASE A SMOKE DETECTOR

A smoke detector is a fire alarm that buzzes when it detects smoke, warning you in time to escape.

WHAT KIND?

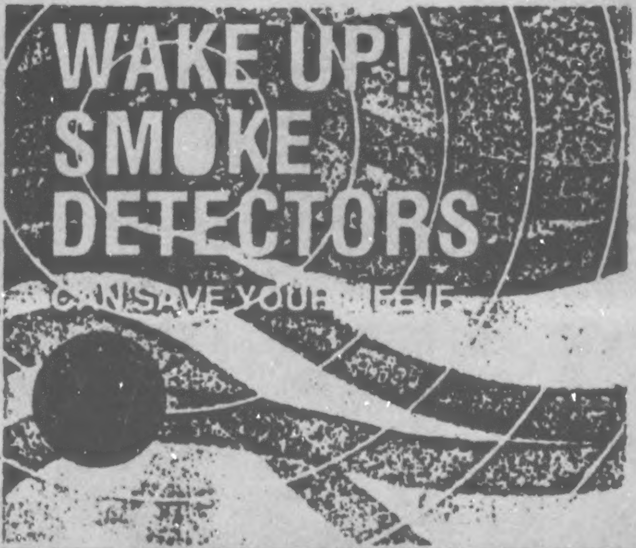
- Smoke detectors can be either house-current or battery operated. Either kind can do a good job.
- Make sure the model you choose has been listed by a nationally recognized testing laboratory.

HOW MUCH?

- A smoke detector may be purchased at most retail stores for about $30.00-$50.00

HOW MANY?

- There should be at least one smoke detector in every household. Additional detectors will significantly increase your chances of survival.


WAKE UP!
SMOKE
DETECTORS
CAN SAVE YOUR LIFE IF...

Reprinted by The Hartford Insurance Group
as a public service for the
National Fire Prevention and Control Administration

IIID16
Classroom Activity A

WAKE UP! SMOKE DETECTORS CAN SAVE YOUR LIFE IF...

2 INSTALLATION IS SIMPLE

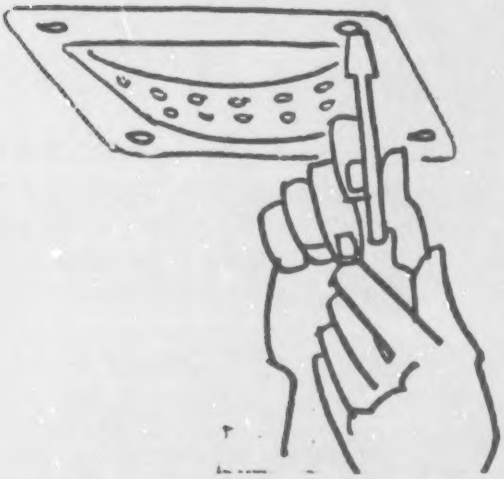
If you can handle a screwdriver, you can install most smoke detectors.

WHERE?

- Smoke detectors should be placed on the ceiling or high on a wall near the bedrooms. This enables the detector to sense the smoke as it approaches the sleeping area.
- Locate your smoke detector away from air outlet vents.
- Call your local fire department for advice on the best place to install your detectors.

HOW?

- Battery-operated and "plug-in" electric detectors can be attached directly to the ceiling or wall.
- "Wired-in" electric detectors are somewhat more difficult to install and may require an electrician.

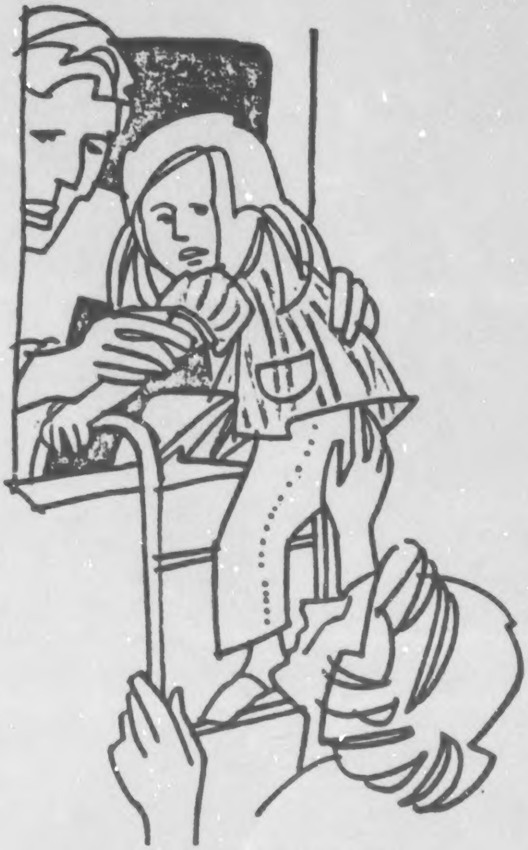


3 KNOW HOW TO ESCAPE

Your smoke detector will awaken you, but you may not be thinking clearly. You should practice escaping before an emergency strikes.

WHY?

- Once a fire has started, it spreads rapidly. You may have only seconds to get out.
- Normal exits from bedrooms may be blocked by smoke or fire. It is important everyone knows exactly what to do.



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IIID16
Classroom Activity A

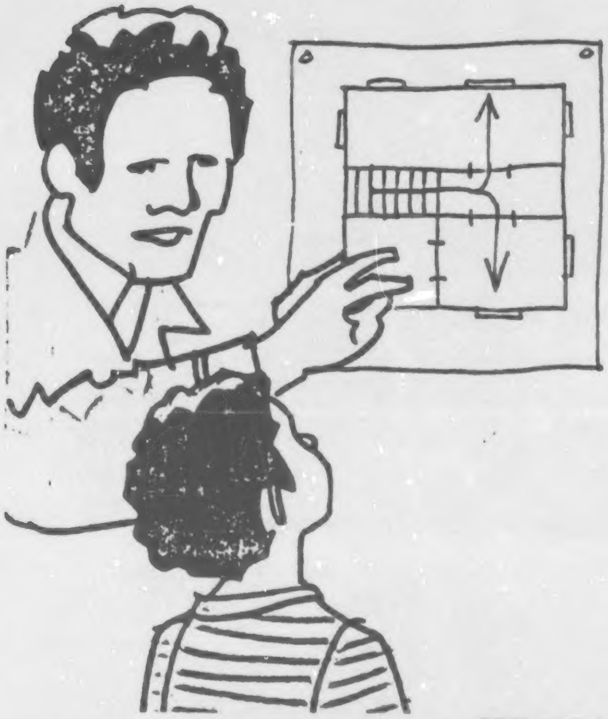
WAKE UP! SMOKE DETECTORS CAN SAVE YOUR LIFE IF...

IDENTIFY ESCAPE ROUTES

- Plan two exits from every room. Second story windows may need a rope or chain ladder to enable occupants to escape safely.
- Choose a meeting place outside the home so you'll know everyone has escaped.

PRACTICE ESCAPING

Practice allows you to test your plan before a real emergency. *You may not be able to reach your children!* It is important that *they* know exactly what to do.



4 MAINTENANCE IS IMPORTANT

Your smoke detector must be maintained properly to provide you and your family with protection.

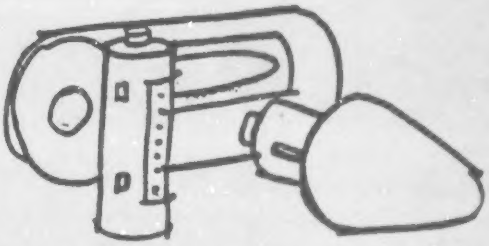
HOW?

- Replace batteries and bulbs according to manufacturer's instructions. Battery operated units do require somewhat more maintenance, since batteries must be replaced.
- Dust the grillwork of your detector.

Test your detector periodically according to the manufacturer's instructions.

PROTECT YOUR FAMILY FROM FIRE

1. *PURCHASE one or more smoke detectors.*
2. *INSTALL your detectors properly.*
3. *IDENTIFY escape routes and PRACTICE ESCAPING.*
4. *MAINTAIN your detectors.*



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IIID16
Classroom Activity A

THIS IS YOUR ABCD'S OF PORTABLE FIRE EXTINGUISHERS

This Is Your ABCD's Of Portable Fire Extinguishers

A fire extinguisher is a storage container for an agent like water or chemicals. It is designed to put out a small fire, not a big one.

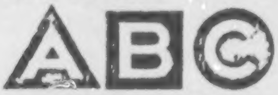
Extinguishers are labeled ABC or D according to whether the fire on which it is to be used occurs in wood or cloth, flammable liquids, electrical, or metal sources.

Fire extinguishers where you work.

It is management's job to have extinguishers available for use and your job to know how they work.

You need an extinguisher at home.

If you plan to buy one extinguisher, a multi-purpose dry chemical labeled ABC puts out most types of fires—wood, paper, and cloth, flammable liquid, or electrical fires.



If you buy more than one, you might want to get a BC for the kitchen, an A for the living room, and an ABC for the basement and garage.

Buying and maintaining an extinguisher.

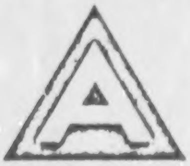
1. Extinguishers come in dry chemical, foam, carbon dioxide, water, or halon types. Whatever type you buy, it should be labeled by a nationally recognized testing laboratory.

2. The higher the number rating on the extinguisher, the more fire it puts out. High rated ones are often (not always) the heavier models. Make sure you can hold and operate the one you might buy for home use or be required to use at work.

3. Ask your dealer how to have your extinguisher serviced and inspected. Recharge it after ANY use. A partially used one might as well be empty.

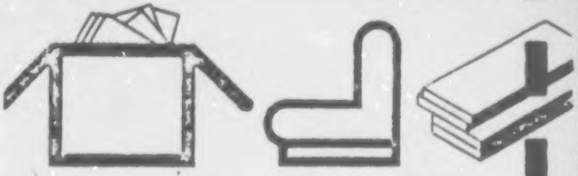
4. Extinguishers should be installed away from potential fire hazards and near an escape route.

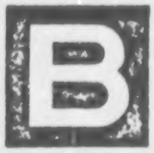
5. For more details, see Standard for Portable Fire Extinguishers, NFPA 10.



Ordinary Combustibles

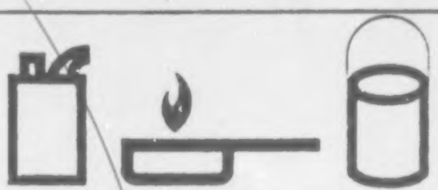
Fires in paper, wood, drapes and upholstery require an extinguisher labeled A.

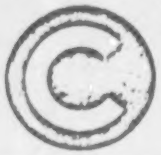




Flammable Liquids

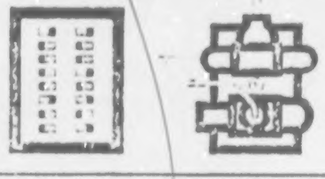
Fires in fuel oil, gasoline, paint, grease in a frying pan, solvents, and other flammable liquids require an extinguisher labeled B.

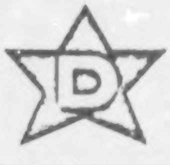




Electrical Equipment

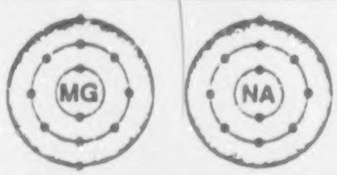
Fires started in wiring, overheated fuse boxes, conductors, and other electrical sources require an extinguisher labeled C.





Metals

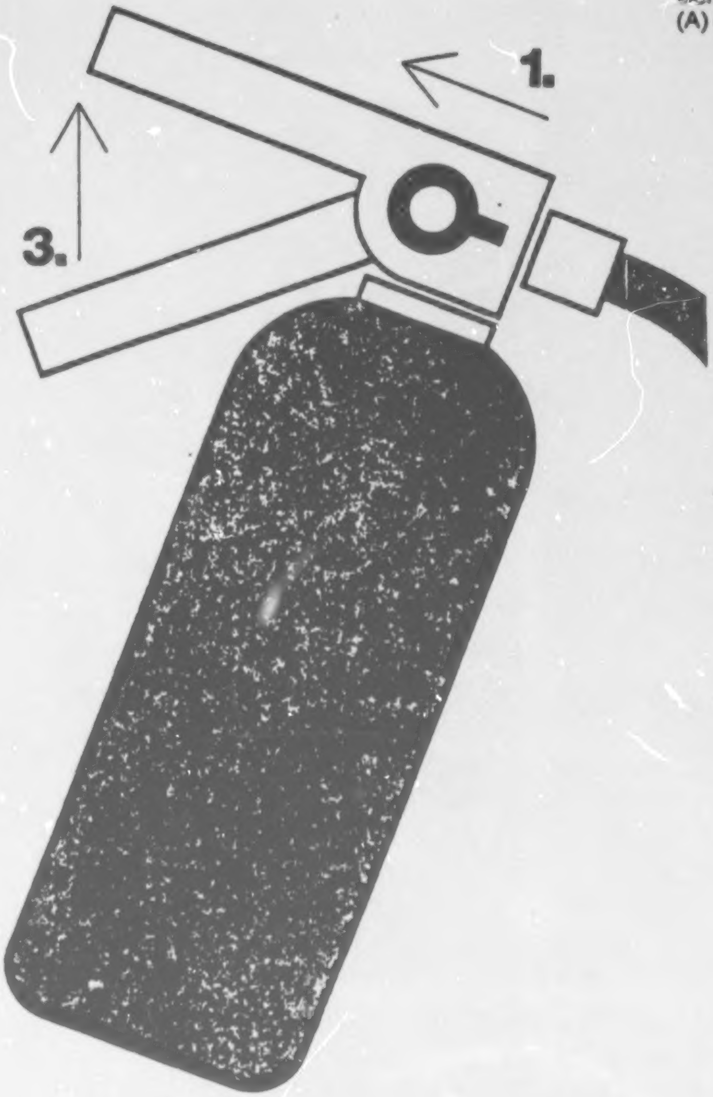
Certain metals such as magnesium and sodium require special dry powder extinguishants labeled D.



IIID16
Classroom Activity A

THIS IS YOUR ABCD'S OF PORTABLE FIRE EXTINGUISHERS

This Is How Most Fire Extinguishers Work



1. Although the majority of extinguishers work with our directions, there are exceptions. Read the instructions on your extinguisher for variations.

Fix a picture in your mind that will fit the instructions on the extinguisher you will be using.

2. If there's a fire, call the fire department first. Get everyone outside. Then fight a small fire only. If the fire gets large, get out. Close doors to slow the fire spread.

3. Make sure you don't use one type extinguisher on another type fire—it may make the fire worse. Common errors (they can be fatal) are using water (A) on a grease or on an electrical fire (B or C).

Learn How

1. Pull

Pull the pin. Some units require the releasing of a lock latch, pressing a puncture lever, inversion, or other motion.

2. Aim

Aim the extinguisher nozzle (horn, or hose) at the base of the fire.

3. Squeeze

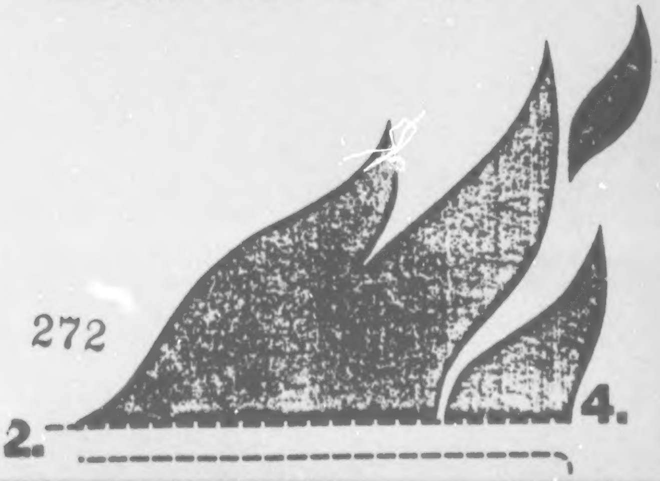
Squeeze or press the handle.

4. Sweep

Sweep from side to side at the base of the fire. Watch for reflash. Discharge the contents of the extinguisher.

Foam and water extinguishers require slightly different action. Read the instructions.

Learn Not To Burn



IIID16
Classroom Activity A

HOME FIRE SAFETY

For Your Safety

1. Never smoke in bed.
2. Always keep matches out of reach of little children.
3. Adequate wiring is a **must!** Never overload electrical circuits.
4. Accumulation of grease on a stove can cause a fire.
5. Avoid using flammable liquids for home cleaning jobs.
6. Clean out things you no longer use, and dispose of them!
7. Do not store paints and other combustibles near the furnace.
8. **NEVER LEAVE CHILDREN HOME ALONE!**

IT PAYS TO BE PREPARED

Sometimes fire breaks out in spite of all precautions. If fire strikes, you'll need to do these two things **FAST.**

1. **GET EVEPYBODY OUT OF THE HOUSE.**
2. **CALL THE FIRE DEPARTMENT.**

Don't wait until you smell smoke. Prepare for the emergency **NOW!**

ERIE
INSURANCE
GROUP

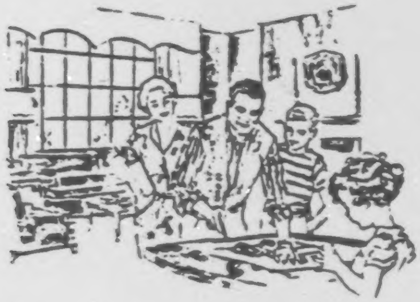
ELP-16

DO YOU KNOW ABOUT
EDITH
XIT
RILLS
Home
Fire
Safety

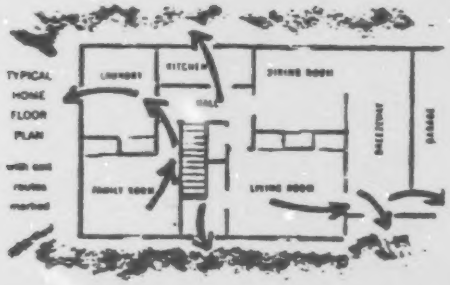
Home Fire Safety ....

Do you have a plan?

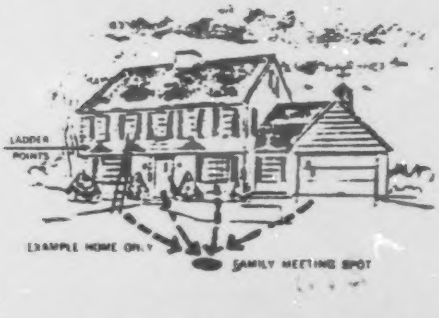
1 **Family discussing exit plan**



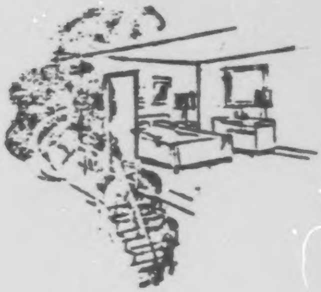
2 **Escape routes**


TYPICAL HOME FLOOR PLAN
with exit routes marked
LAUNDRY
KITCHEN
DINING ROOM
HALL
BREEZEWAY
GARAGE
FAMILY ROOM
LIVING ROOM

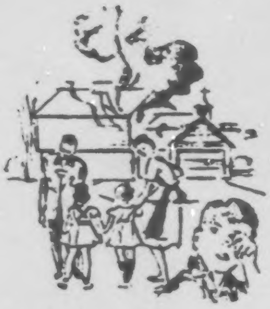
3 **Plan secondary way out of home**


LADDER POINTS
EXAMPLE HOME ONLY
FAMILY MEETING SPOT

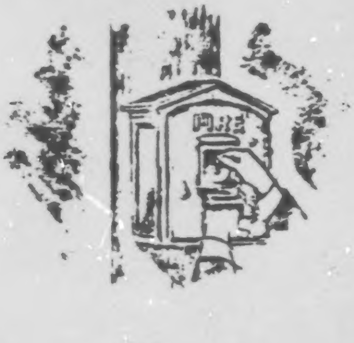
4 **Keep bedroom doors closed at night**



5 **Plan meeting place outside**



6 **Call Fire Department**



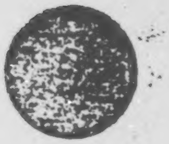
IIID16
Classroom Activity A

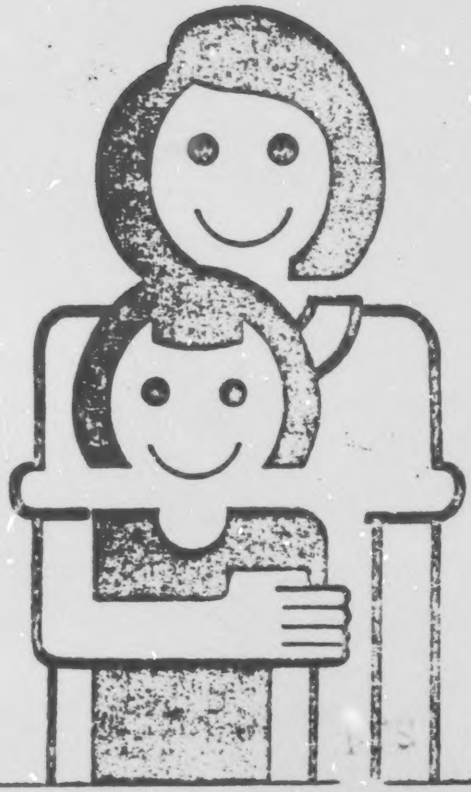
BABYSITTERS HANDBOOK

Babysitters Handbook

In emergencies, you're in charge.

Babysitters booklet for child care and emergency action: home security, playing safe, cooking safe, first aid, fire escape planning.





Playing

Although children need you in case of an emergency like fire, accidents, or sickness, they need you for play, too. The good sitter is a good player. Here are some things children play at and dangers to watch for.

Infants
The infant is discovering his body. He likes to throw, hold, drop, tear, grab, roll. Some dangers: he puts things in his mouth, is helpless in water, can smother.

Creepers, Toddlers
This age group is 'getting into everything'. The toddler likes to bang, push, pull, put in, take out, jump, draw, color. Some dangers: swallowing things, falling, matches, heaters, poisons, stove.

Active Youngsters
From three on children like active physical games, arts and crafts, blocks, pretend, games of skill, reading. Some dangers: street dangers, falls, stoves, heaters, matches.

Babysitters Bag
Bring some things to play with like a notebook, magazines, colored paper, color markers, tape, flashlight. Surprises for the children will make the job easy for you and fun for them.

Cleaning Up
Making a game of putting things back.

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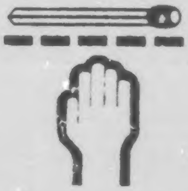
IIID16
Classroom Activity A

BABYSITTERS HANDBOOK

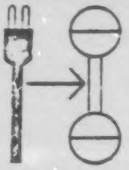
Playing safe

Never ever leave children alone. When they are alone, they have accidents with matches, gasoline, the stove, deep water, poisons, falls.

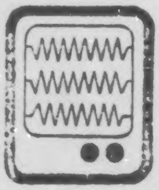
Strike Zone
Keep matches above the 'strike' zone where children can't reach them.



Safe Toys
Trade sharp or electrical objects for something safe to play with.



Heaters
Move portable heaters away from play areas. Keep the heater away from curtains and furniture, too.



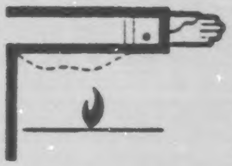
Tent Safety
Use flashlights, never candles, matches, heaters, or stoves in a tent.

Don't Smoke
Don't smoke on the job. Babysitters have caused child deaths by smoking.

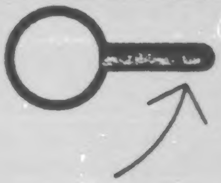
Cooking safe

Supervise children every moment they are in the kitchen. This is the place for accidents with fire and hot liquids.

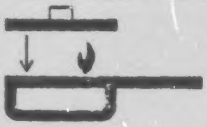
Tight Sleeves
You and the children wear tight sleeves during meal preparation. Loose-fitting clothes can catch fire.



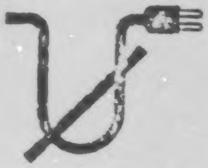
Pot Handles
Turn pot handles so children can't pull them down.



Pan Fire
Smother a pan fire with a lid. Never use water.



Dangling Cords
Roll up appliance cords so they can't be pulled down.



Scalds
Put baby in the playpen if you have a hot pot or drink in hand, so he can't get burned.

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IIID16
Classroom Activity A

BABYSITTERS HANDBOOK

First aid

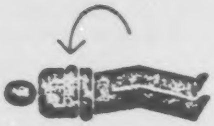
For emergency help, call the emergency medical, police, or fire department numbers listed in this booklet. Call the parents if you have questions about lesser emergencies. Notify parents about small accidents when they return.

Cuts, Bruises
Stop bleeding by applying gentle pressure with a clean cloth. Wash the wound and apply a bandage.

Choking
Let the child cough it up. If he stops breathing, turn him upside down and smack him on the back. Call medical emergency.

Swallowing Something Poisonous
Read the label on the bottle for treatment. Call medical emergency.

Clothes on Fire
Show children how to drop and roll. Rolling smothers the flames. Use blanket or rug if at hand. Call medical emergency.



Burns
Put ice or cold water on a burn. This slows skin damage. If skin is already blistered, dead white, brown, or charred, you need emergency help.

Fire escape planning

Plan Ahead
Know how to get children out of the bedrooms if the front or back doors are blocked by smoke. Make sure you know in advance what all your escape options are.

Smoke Danger
Smoke kills. Shut doors to stop it from advancing.

Crawl in Smoke
Show children how to crawl in smoke to get better air near the floor.

Call the Fire Department
If there's a fire, call the fire department fast. Give the complete name, street, and town over the phone.

Don't Go Back
Don't go back to the burning house. Many die returning.

IIID16
Classroom Activity A

BABYSITTERS HANDBOOK

Home security

This information is for your safety and that of the children.

1. Lock the doors.
2. Don't open the doors to anyone. The exception may be when your employer has personally told you that a caller is expected.
3. Be brief and businesslike on the phone. Any conversation is encouragement to someone who might mean harm.
4. Don't tell callers you are the sitter or supply other information. Take a message and say that Mr. or Mrs. ________ will be back momentarily.

Important numbers

Name ______________________
Address ______________ Town ______
Police ______________________
Fire ______________________
Emergency Medical ______________________
Neighbor ______________________
Relative ______________________
Names, ages of children ______________________
____
____
Babysitters ______________________
____
____
Special Instructions ______________________
____
____
____

Learn not to Burn.

NFPA.

©1976 National Fire Protection Association

470 Atlantic Avenue, Boston, MA 02210
50M 6 77 WD (500M) G 32A Printed in U S A

TEACHER PREPARATION B: Copies of Road Signs can be obtained for use on this card from Community Resources: Card VA3 (Classroom Activities C&F).

LANGUAGE ARTS FOR BEGINNERS
Occupational Safety

Basic Skills Made Easy
Health and Safety: Card IIID18

TEACHER PREPARATION B: The *Phonetic Spelling* list is to be duplicated for each student and used in *Classroom Activity* A.

IIIE18
Classroom Activity A

PHONETIC SPELLING

a	fat	i	pin	o	not
ä	far	ō	note	ā	fate
ė	her	e	met	ē	me

hazard	haz′ ėrd
adverse	ad′ vėrs
carcinogen	kär sin′ ō jen
combustion	kom bus′ chen
radiation	rā di ā′ shon
toxic	tok′ sik
absenteeism	ab sen tē′ izm
potential	pō ten′ shal
asbestos	as bes′ tos

LANGUAGE ARTS FOR BEGINNERS
Health Insurance

Basic Skills Made Easy
Health and Safety: Card IIIE20

TEACHER PREPARATION B: Read Health Insurance Vocabulary List to students or duplicate a copy for each student. Review with class in *Classroom Activity* A before reading LABEL LAP.

TEACHER PREPARATION D: Make a transparency of the graph, Comparing Insurance Coverage. Use the transparency in in *Classroom Activity* B.

IIIE20
Classroom Activity A

HEALTH INSURANCE VOCABULARY LIST

eligible	- able to get health insurance payments
benefits	- insurance money that pays your medical bills
in-patient	- you stay in the hospital
out-patient	- you have work done in the hospital, but you don't stay overnight.
surgical procedure	- an operation
diagnostic procedure	- test done to find out what is wrong with you
intensive care	- hospital care for the very ill
maximum	- the most
maternity	- having a baby

IIIE20
Classroom Activity B

COMPARING INSURANCE COVERAGE

	Company A	Company B
ROOM AND BOARD	Hospital's regular semi-private rate for 120 days	Regular semi-private rate for 365 days
INTENSIVE CARE	Twice the hospital's semi-private rate	Full amount
MAXIMUM BENEFIT PERIOD	120 days	365 days
OUT-PATIENT EXPENSE	Full amount	Full amount
DIAGNOSTIC AND X-RAY PROCEDURES	$175	Complete
MENTAL AND NERVOUS DISORDERS	$25,000	Complete for 12 months
MAJOR MEDICAL EXPENSES	80% of first $2,500 then 100%	80% up to $100,000 after $100 deductible.
SURGICAL PROCEDURES	$1,600	Prevailing fee
MATERNITY	$280	Complete

LANGUAGE ARTS FOR BEGINNERS

GOVERNMENT AND LAW

TEACHER PREPARATION B: Obtaining Legal Services is a list of situations when a lawyer would or would not be needed for use with *Activity* C. Read each situation to the class and discuss yes/no/maybe.

OBTAINING LEGAL SERVICES

1. You're in a car accident. It's your fault. The driver of the other car breaks a leg.
2. Your six year old son throws a baseball through a neighbor's window.
3. You want to prepare a will.
4. You are caught shoplifting a sweater from a local store.
5. You sign a lease to rent an apartment.
6. You are buying a house.
7. You are buying a car.
8. Your spouse has decided to divorce you.
9. Your landlord wants you to move out of the apartment for which you have a signed lease expiring in seven months.
10. You did not make payments on your color TV. It is being repossessed.
11. You did make payments on your car. It was repossessed during the night.
12. Your rich uncle fell down your icy front steps. He is suing you.
13. You are accused of setting fire to the local Internal Revenue Service office.
14. A real estate agent refuses to show you a house because of your race.
15. Ten people work in a department of a large industry. Five people are promoted. The five who are not promoted are of a minority race.
16. You are unemployed and are refused welfare checks.
17. You are subpoenaed to testify in a criminal trial.
18. You want to break the lease on your apartment.
19. You are buying a McDonald's franchise.
20. In a TV interview, the police chief uses your name as a suspect in a crime you did not commit.

ANSWERS B:

1.	yes	2.	no	3.	yes	4.	yes	5.	no
6.	yes	7.	no	8.	yes	9.	yes	10.	maybe
11.	yes	12.	yes	13.	yes	14.	maybe	15.	maybe
16.	maybe	17.	no	18.	yes	19.	yes	20.	yes

TEACHER PREPARATION C: Legal Definitions are to be used in *Group Activity* A *and Paired Activity* B. Make a copy of the definitions for each student.

IVA1
Group Activity A:

OBTAINING LEGAL SERVICES

ACCUSE	TO BLAME
BAR	AN ORGANIZATION OF LAWYERS
CONTRACT	AN AGREEMENT OR PROMISE BETWEEN TWO OR MORE PEOPLE
DEED	A PIECE OF PAPER PROVING WHO IS OWNER
EXPIRE	TO COME TO AN END
FRANCHISE	A LEGAL RIGHT TO USE A COMPANY'S NAME
INTERNAL REVENUE SERVICE	A GOVERNMENT AGENCY WHICH COLLECTS TAXES
LAWYER	A PERSON WHO SPEAKS FOR YOU IN LEGAL MATTERS
LEASE	A WRITTEN AGREEMENT TO GIVE THE RIGHT TO USE ANOTHER PERSON'S PROPERTY
LEGAL AID OR SERVICES	THE SERVICES OF LAWYERS, AGENCIES OR THE COMMUNITY
MINORITY	A RACE, RELIGION, POLITICAL GROUP OR SEX THAT DOESN'T HAVE AS MANY MEMBERS OR POWER AS THE LARGER POPULATION
PERSONAL INJURY	DAMAGE TO A PERSON
REAL ESTATE	A BUILDING OR PIECE OF LAND
REPOSSESSED	TO TAKE BACK
SPOUSE	ONE'S MARRIAGE PARTNER
SUBPOENA	A PAPER COMMANDING YOU TO APPEAR IN COURT
TESTIFY	TO TELL WHAT YOU KNOW IN A COURT OF LAW
WILL	A WRITTEN PAPER STATING WHAT YOU WANT DONE WITH YOUR PROPERTY AFTER YOU DIE

TEACHER PREPARATION C: Making a Will provides the fictional character information to be used in the *Demonstration of Competence*. Make a copy of Making a Will for each student.

TEACHER PREPARATION D: The checklist What Does Not Belong? is to be used with *Individual Activity E*. Make a copy of the checklist for each student.

ANSWERS D: **WHAT DOES NOT BELONG?**

Does	Does Not	
x		a witness's signature
	x	houseplant
x		diamond ring
x		house
x		car
	x	pots and pans
	x	Playboy Magazine
x		1938 Rolls Royce
	x	your wife
x		executor
x		lake front cabin
	x	dictionary
x		original art work
x		beneficiary
	x	sneakers
x		your name
	x	baseball trading cards
x		beer can collection
x		the date
	x	your bifocals

IVA2

Demonstration of Competence

MAKING A WILL

Oscar Smith's wife died last year. He wants to make a will to dispose of his property. He has two sons, Jim and Dave. Oscar has not seen Dave in three years. His daughter, Matilda, has given him three beautiful grandchildren. Oscar is very fond of his niece Alice.

Oscar owns a two bedroom house, a 1980 Dodge and an Edsel. He also has his dead wife's diamond ring and a ruby studded sapphire ring of his own. Because he loves music and art, he has a grand piano and a Rembrandt painting. His beer can collection numbers 482. He owns $30,000 in stocks from four major companies. He has a $1,500 savings account and $5,000 hidden under his mattress. Oscar's life insurance policy will cover the costs of his burial.

If you were Oscar, how would you divide your property? Who would be involved in the making of your will?

IVA2
Activity E

WHAT DOES NOT BELONG?

D.

example:

Does	Does Not	
x		A WITNESS'S SIGNATURE
		HOUSEPLANT
		DIAMOND RING
		HOUSE
		CAR
		POTS AND PANS
		PLAYBOY MAGAZINE
		1938 ROLLS ROYCE
		YOUR WIFE
		EXECUTOR
		LAKE FRONT CABIN
		DICTIONARY
		ORIGINAL ART WORK
		BENEFICIARY
		SNEAKERS
		YOUR NAME
		BASEBALL TRADING CARDS
		BEER CAN COLLECTION
		THE DATE
		YOUR BIFOCALS

LANGUAGE ARTS FOR BEGINNERS
Social Security Benefits

Basic Skills Made Easy
Government and Law: Card IVA3

TEACHER PREPARATION A: Make a transparency of the Social Security Chart to be used with *Activity* A *and Teacher Preparation* C.

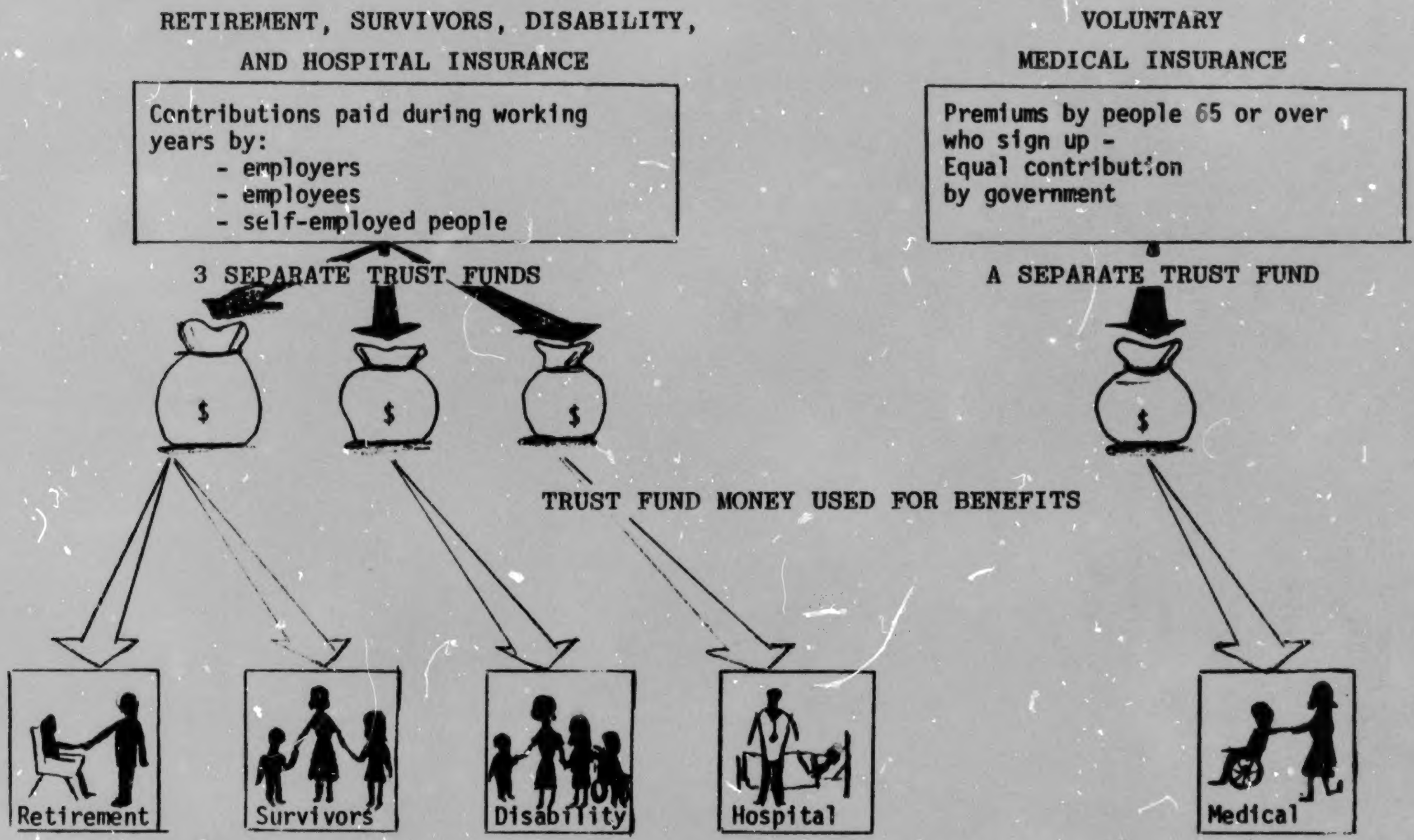
TEACHER PREPARATION C: The Word Cards and definitions are to be used with the teacher's presentation of social security chart, *Activity* A, and for the Chance game in *Small Group Activity* B. Duplicate enough cards for each group.

TEACHER PREPARATION E: The Benefit Chart is to be used with *Group Activity* C. Make a copy of the chart for each student.

ANSWERS E:

	medicare	wife born 1920	son born 1960	son born 1975	daughter born 1982
Joe retires at 65 in 1982	benefits	benefits	no benefits	benefits until 1993	benefits until 2000
Joe dies at 68	benefits	benefits	no benefits	benefits until 1993	benefits until 2000
Joe dies at 55	no benefits	benefits because of son born 1960	benefits until 1978	wouldn't be born	wouldn't be born
Joe is disabled at 47	benefits until dies	benefits because of son born 1960	benefits until 1978	wouldn't be born	wouldn't be born

SOCIAL SECURITY WHERE THE MONEY COMES FROM: WHERE THE MONEY GOES.



RETIREMENT, SURVIVORS, DISABILITY, AND HOSPITAL INSURANCE

Contributions paid during working years by:
- employers
- employees
- self-employed people

3 SEPARATE TRUST FUNDS

VOLUNTARY MEDICAL INSURANCE

Premiums by people 65 or over who sign up -
Equal contribution by government

A SEPARATE TRUST FUND

TRUST FUND MONEY USED FOR BENEFITS

Retirement

Survivors

Disability

Hospital

Medical

IVA3
Activity A

Reprinted: WHERE TO GO, WHO TO SEE, WHAT TO DO, *Family Development Series.* Steck-Vaughn Company, Au[illegible], T[illegible]73.

IVA3
Activity A
Small Group Activity B

WORD CARDS

SOCIAL SECURITY	payments made to family in cases of retirement, disability or death
DISABILITY	inability to work
RETIREMENT	advanced age means worker can no longer do a job
BENEFITS	amount of money a worker is supposed to get from social security
BIRTH CERTIFICATE	state form which shows when a person was born

IVA3
Activity A
Small Group Activity B

WORD CARDS

MARRIAGE CERTIFICATE	state form which shows who a person is married to
W-2 FORM	form which shows earnings for the year
SURVIVORS	a dead worker's living dependents
MEDICARE	helps pay doctor and hospital bills for people over 65
APPLY	ask for payment

IVA3
Activity A
Small Group Activity B

WORD CARDS

ELIGIBLE	a person meets requirements for payments
REDUCED BENEFITS	payments are smaller if a person retires early

BENEFIT CHART

WHAT WOULD HAPPEN IF..... (in 1982)

	MEDICARE	WIFE BORN 1920	SON BORN 1960	SON BORN 1975	DAUGHTER BORN 1982
Joe retires at 65 in 1982					
Joe dies at 68					
Joe dies at 55					
Joe is disabled at 47					

IAV3
Activity E

SAMPLE BROCHURE

ESTIMATING YOUR SOCIAL SECURITY RETIREMENT CHECK

FOR WORKERS WHO REACHED 62 BEFORE 1979

JULY 1982 EDITION

Estimating your Social Security retirement check

Retirement just around the corner? You're probably wondering how much your Social Security checks will be. You'll find an approximate answer in this leaflet.

A retired worker and spouse can get full monthly checks if they wait until 65 to start getting benefits. This is true even though the method used to figure payments is based on when a worker reaches 62.

The information given here is limited to retirement checks. Social Security also pays disability and survivors benefits, but for information about these benefits, call any Social Security office.

This leaflet can give you a rough estimate, not an exact figure, of what your retirement check will be. Benefits for people on the rolls are increased automatically to keep pace with changes in the cost of living. The benefit figures on pages 8 and 9 reflect the benefit increase payable starting in July 1982.

The method of figuring benefits described in this leaflet applies only to workers who reached 62 before 1979. A new method of calculating benefits is used for workers who reach 62 after 1978.

You need work credits

Before you can get a Social Security retirement check, you need to have credit for a certain amount of work under Social Security.

If you reached 62 in 1978, you need credit for 6¾ years of work.

No one ever needs more than 10 years of work.

If you stop working under Social Security before you have this much credit, you can't get retirement benefits. But the credit you've earned will stay on your record, and you can add to it if you return to work in a job covered by Social Security. (You can request a statement of your Social Security earnings at any time. You can get the request form at any Social Security office.)

Here's how to estimate the amount

Follow the directions below and you'll find out the approximate amount of the monthly checks you'll get from Social Security after you retire.

Step 1

Your retirement check is based on your average earnings over a period of years. Based on the year you were born, pick the number of years you need to count from the following chart:

BEST COPY AVAILABLE

SAMPLE BROCHURE

YOUR SOCIAL SECURITY

JUNE 1982 EDITION

SOCIAL SECUR

Your Social Security

Social Security is the Nation's basic method of providing a continuing income when family earnings are reduced or stop because of retirement, disability, or death.

Social Security payments are not intended to replace all lost earnings. People should try to supplement Social Security payments with savings, pensions, investments, or other insurance.

Nine out of 10 workers in the United States are earning protection under Social Security.

About 1 out of every 6 persons in the country receives monthly Social Security checks.

Over 24 million people 65 and over, nearly all of the Nation's older population, have health insurance under Medicare. Another 3 million disabled people under 65 also have Medicare.

Nearly every family, then, has a stake in Social Security.

This booklet is about your Social Security. It tells how you earn protection under Social Security, the kinds of benefits you and your family can get, how Social Security is financed, and other information that can help you in planning for the future.

Serving you

Social Security offices

The Social Security Administration has over 1,300 offices conveniently located throughout the country. Representatives of these offices also make regular stops in the neighboring communities.

When you should contact us

Before you or your family can get any Social Security checks, you must apply for them.

Get in touch with any Social Security office if:

- You're unable to work because of an illness or injury that is expected to last a year or longer.
- You're 62 or older and plan to retire.
- You're within 3 months of 65 even if you don't plan to retire.
- Someone in your family dies.
- You, your wife or husband, or your dependent children suffer permanent kidney failure.

It's important for you to call, visit, or write any Social Security office before you reach 65, not only about retirement checks, but also about Medicare, which is available whether or not you retire. You may find it easier to conduct your business with Social Security by telephone. Look in your telephone directory under "Social Security Administration" for the number of the nearest office.

BEST COPY AVAILABLE

TEACHER PREPARATION B: Make transparency masters of Samples of Contracts and use as *Classroom Activity* F.

TEACHER PREPARATION C: Duplicate Matching Columns worksheet and use as *Classroom Activity* C.

ANSWERS C: Matching Columns

(C) as is
(G) conditional sale
(D) chattel mortgage
(F) promissory note
(E) bailment
(A) agency
(B) sales

TEACHER PREPARATION: Discuss with the students as an *additional activity.*

WHAT KIND OF CONTRACT IS SHOWN IN EACH EXAMPLE?

1. You are buying a used set of bar bells from Body Beautiful Health Spa. *(as is)*

2. You don't have the money, but you need to buy a fur coat for your trip to Alaska. You go to the bank and the bank says they will give you the money but only if you give them the title to your car.

   (chattel mortgage)

3. You take your dancing shoes to the shoemaker to be repaired.

   (bailment)

4. You buy a home.

   (sales)

5. You buy a new luxury sports car and the loan company keeps the title to the car until you make the last payment in five years.

   (conditional)

6. You have borrowed $2,000 from your mother-in-law and you promise to pay it back in 90 days.

   (promissary)

7. You are in a rock band and your agent has signed you to play at an area bar for six Saturdays.

   (agency)

IVA4
Classroom Activity C

DIRECTIONS: Match the definitions to the words

TYPES OF CONTRACTS

_____ as is

_____ conditional sale

_____ chattel mortgage

_____ promissory note

_____ bailment

_____ agency

_____ sales

A. A person makes an agreement for another person.

B. A contract to buy or sell something.

C. Contract to sell used property in its present condition.

D. Exchange of property for a loan.

E. Giving your property to someone who promises to take care of it.

F. Promise to pay back a loan on a given day.

G. You make payments on a property but do not own it until you make the last payment.

IVA4
Classroom Activity F

SAMPLE OF CONTRACT

PERSONAL LOAN & DEALERS APPLICATION

Fulton Bank

THIS APPLICATION IS DESIGNED TO BE COMPLETED BY THE APPLICANT WITH THE LENDER'S OR DEALER'S ASSISTANCE. PLEASE READ THE FOLLOWING DIRECTIONS AND CHECK THE APPROPRIATE BOX BEFORE COMPLETING THIS APPLICATION.

CHECK APPROPRIATE BOX

- ☐ 1) IF YOU ARE APPLYING FOR INDIVIDUAL CREDIT IN YOUR OWN NAME AND ARE RELYING ONLY ON YOUR OWN INCOME OR ASSETS AS THE BASIS FOR REPAYMENT, COMPLETE ONLY THE APPLICANT SECTION.
- ☒ 2) IF YOU ARE APPLYING FOR JOINT CREDIT WITH ANOTHER PERSON, COMPLETE BOTH APPLICANT AND CO-APPLICANT SECTIONS.
- ☐ 3) IF YOU ARE APPLYING FOR INDIVIDUAL CREDIT, BUT ARE RELYING ON INCOME FROM ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE OR ON THE INCOME OR ASSETS OF ANOTHER PERSON AS THE BASIS FOR REPAYMENT OF THE CREDIT REQUESTED, COMPLETE BOTH SECTIONS, PROVIDING INFORMATION IN THE CO-APPLICANT SECTION ABOUT THE PERSON ON WHOSE ALIMONY SUPPORT, OR MAINTENANCE PAYMENTS OR INCOME OR ASSETS YOU ARE RELYING UPON.

APPLICANT

ATE	PURPOSE	AMT. REQUESTED			EMPLOYER	POSITION		
PPLICANT	BIRTHDATE	DEPENDENTS INCLUDING SELF			ADDRESS	PHONE	HOW LONG	NET MO. [illegible]LAR
UMBER	STREET	TOWNSHIP	PHONE		PREVIOUS EMPLOYER	POSITION		
OST OFFICE	STATE	ZIP CODE	HOW LONG		ADDRESS	HOW LONG		
REVIOUS ADDRESS	HOW LONG				OTHER INCOME – INCOME FROM ALIMONY, CHILD SUPPORT, OR OTHER MAINTENANCE NEED NOT BE DISCLOSED, IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYMENT OF THIS LOAN.	AMOUNT		
☐ OWN	LANDLORD OR MORTGAGE HOLDER & ADDRESS	PRESENT VALUE			SOURCE OF ADDITIONAL INCOME	TOTAL NET (MONTHLY) INCOME		
☐ RENT	RECORDED NAME	HOW VALUE DETERMINED	EQUITY		LIST BANKS, FINANCE CO., AND ALL TO WHOM INDEBTED	ORIGINAL AMOUNT	BALANCE	PAYMENT
☐ ROOM	PURCHASE PRICE	ORIGINAL MORTGAGE	BALANCE	PAYMENT				
ANK WITH	CHECKING ☐ SAVINGS ☐							
AKE AND MODEL CAR	YEAR	ENCUMBRANCE HELD BY						
EAREST RELATIVE – NOT LIVING WITH YOU	PHONE							
DDRESS								

CO-APPLICANT

4) RELATIONSHIP OF CO-APPLICANT TO APPLICANT, IF ANY ____________________

ATE	PURPOSE	AMT. REQUESTED			EMPLOYER	POSITION		
PPLICANT	BIRTHDATE	DEPENDENTS INCLUDING SELF			ADDRESS	PHONE	HOW LONG	NET MO. SALAR
UMBER	STREET	TOWNSHIP	PHONE		PREVIOUS EMPLOYER	POSITION		
OST OFFICE	STATE	ZIP CODE	HOW LONG		ADDRESS	HOW LONG		
REVIOUS ADDRESS	HOW LONG				OTHER INCOME – INCOME FROM ALIMONY, CHILD SUPPORT, OR OTHER MAINTENANCE NEED NOT BE DISCLOSED, IF YOU DO NOT WISH TO HAVE IT CONSIDERED AS A BASIS FOR REPAYMENT OF THIS LOAN.	AMOUNT		
☐ OWN	LANDLORD OR MORTGAGE HOLDER & ADDRESS	PRESENT VALUE			SOURCE OF ADDITIONAL INCOME	TOTAL NET (MONTHLY) INCOME		
☐ RENT	RECORDED NAME	HOW VALUE DETERMINED	EQUITY		LIST BANKS, FINANCE CO., AND ALL TO WHOM INDEBTED	ORIGINAL AMOUNT	BALANCE	PAYMENT
☐ ROOM	PURCHASE PRICE	ORIGINAL MORTGAGE	BALANCE	PAYMENT				
NK WITH	CHECKING ☐ SAVINGS ☐							
AKE AND MODEL CAR	YEAR	ENCUMBRANCE HELD BY						
EAREST RELATIVE – NOT LIVING WITH YOU	PHONE							
DDRESS								

5) EVERYTHING THAT I HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT YOU WILL RETAIN THIS APPLICATION WHETHER OR NOT IT IS APPROVED. YOU ARE AUTHORIZED TO CHECK MY CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCE WITH ME.

____________________ SIGNATURE OF APPLICANT

__________ S.S. NO.

____________________ SIGNATURE OF CO-APPLICANT

__________ S.S. NO.

TEACHER PREPARATION C: The Bill of Rights (simplied version) can be duplicated for each student and used as *Classroom Activity* B.

TEACHER PREPARATION D: Refer to *Classroom Activity* C. Show the pictures of citizens exercising their rights and have class tell what rights are illustrated.

ANSWERS D:

1. We have the right to assemble peacefully.
2. We have a say in the operation of our schools.
3. There are ways to work within the system in order to get things from the government.
4. A petition is a request made to government signed by the people.
5. We have the right to express our opinions.
6. We have the right to vote in the privacy of a voting booth.
7. People accused of crimes have the right to trial by jury.
8. We have the right to worship as we choose.

TEACHER PREPARATION E: Duplicate copies of Specific Attitudes and cut into cards. Use as *Classroom Activity D.*

TEACHER PREPARATION F: Read these examples to student and have student tell whether rights are being violated and explain. Use as the *Demonstration of Competence.*

CITIZEN'S RIGHTS?

1. Joe Nanda would not salute the flag. He refused to serve in the Army. He said it was against his religious beliefs to do either of these things. He was arrested and held for trial .

2. During the 1960's, many American citizens felt the Vietnam War was illegal. They held parades, demonstrations, and speeches to try to change the government's stand on the war.

continued----

Card IVB5 - continued

3. Barbara Jardash lives next door to June Epler. June has garage sales at her home every Saturday. Barbara is annoyed with the noise, crowds, lack of privacy, and parking problems. Barbara circulates a petition to ask the town council to make garage sales illegal.

4. Linda Carter owned a newspaper print shop in a small town. Every time the paper was printed, Linda asked questions of the local city council from her editorial section. The city council imposed a tax on each issue of the newspaper. Linda Carter wouldn't pay the tax.

5. Gerald Devine tried to shoot the chief of police. He was tried in a public trial by a jury.

ANSWERS F:

1. Citizen's rights being violated.
2. Citizens exercising their rights.
3. Citizen exercising her rights.
4. Citizen's rights being violated.
5. Citizen exercising his rights..

IVB5
Classroom Activity B

THE BILL OF RIGHTS

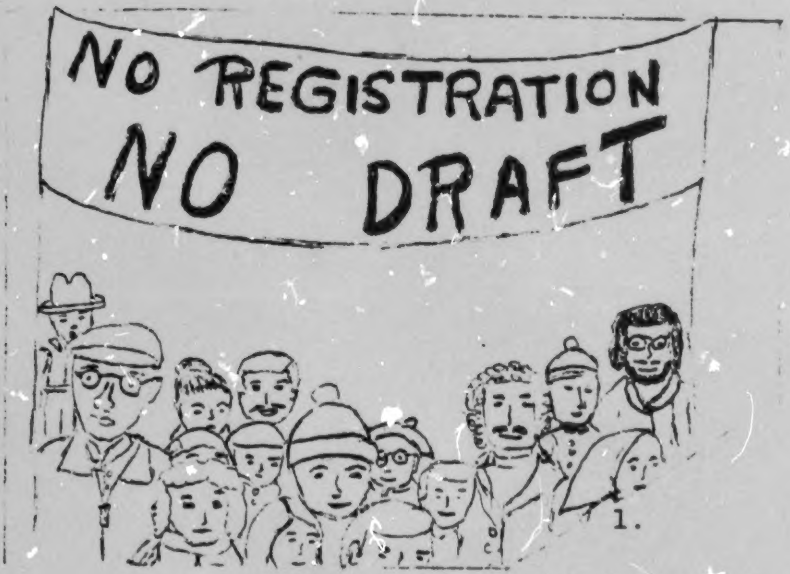
(Simplified Version)

1. Americans have the right to criticize elected officials.
2. Newspapers have the right to cover whatever news stories they think are important without being censored by government.
3. Except in very limited cases, police must have search warrants issued by a judge in order to search a private house or office.
4. Americans have the right not to be kept in jail for long periods of time without a court trial.
5. Americans have the right to call on their government to change its policies.
6. Americans have the right to demonstrate peacefully against the government without interference from the police.
7. Americans have the right to practice their religious beliefs without government interference.
8. Americans who are arrested have the right to call for immediate help from a lawyer.
9. Americans have the right to refuse to answer questions from the police about a crime for which they have been arrested.
10. Americans have the right to be told why they have been arrested.

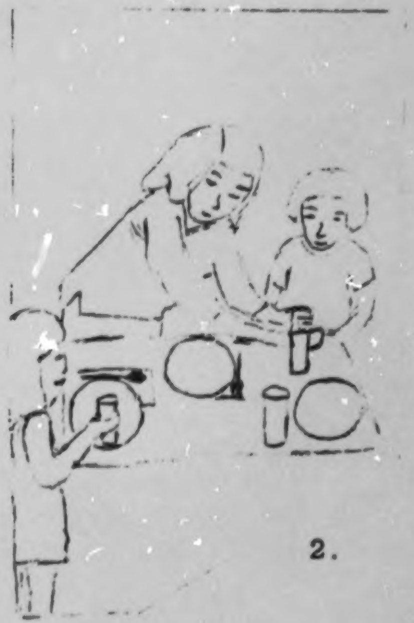
Reprinted: CRIMINAL JUSTICE *(Living Law). Constitutional Rights Foundation and Scholastic, Scholastic Book Services, NY 1978.*

IVB5
Activity C

CITIZENS EXERCISING THEIR RIGHTS


NO REGISTRATION
NO DRAFT

1.



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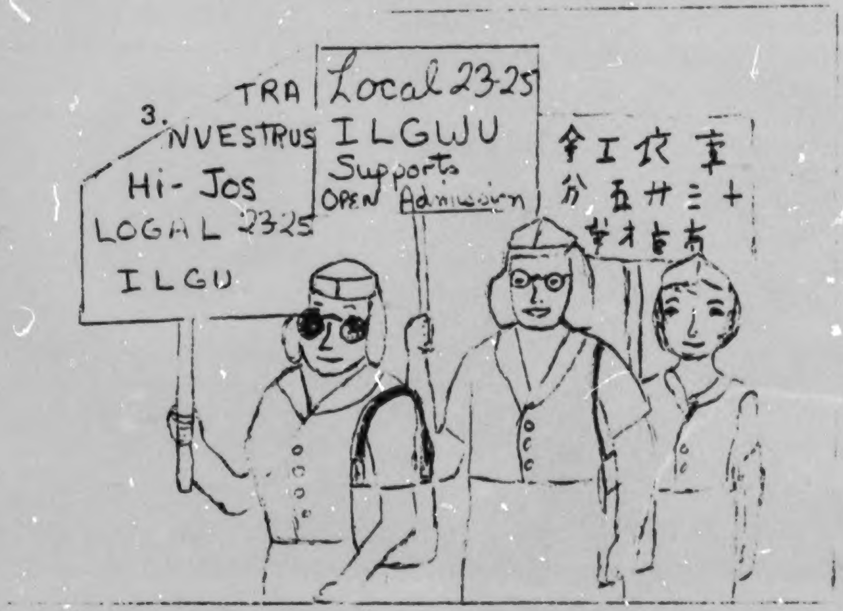
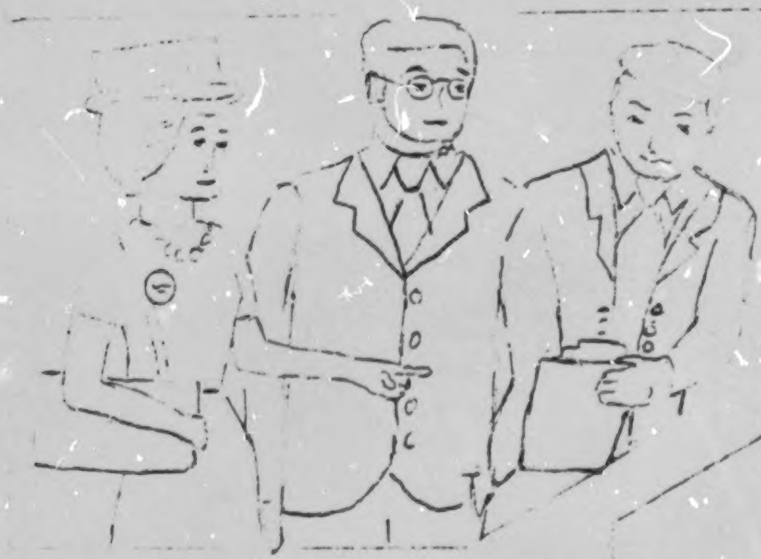


3.

TRA
NVESTRUS
Hi- Jos
LOGAL 23-25
ILGU
Local 23-25
ILGWU
Supports
OPEN Admission

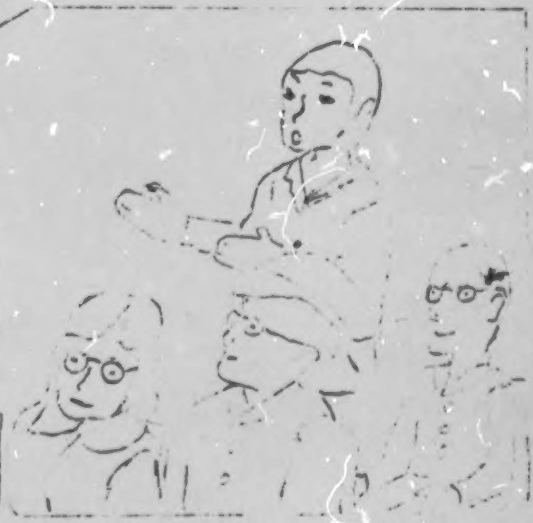
IVB5
Activity C

CITIZENS EXERCISING THEIR RIGHTS



4.

5.



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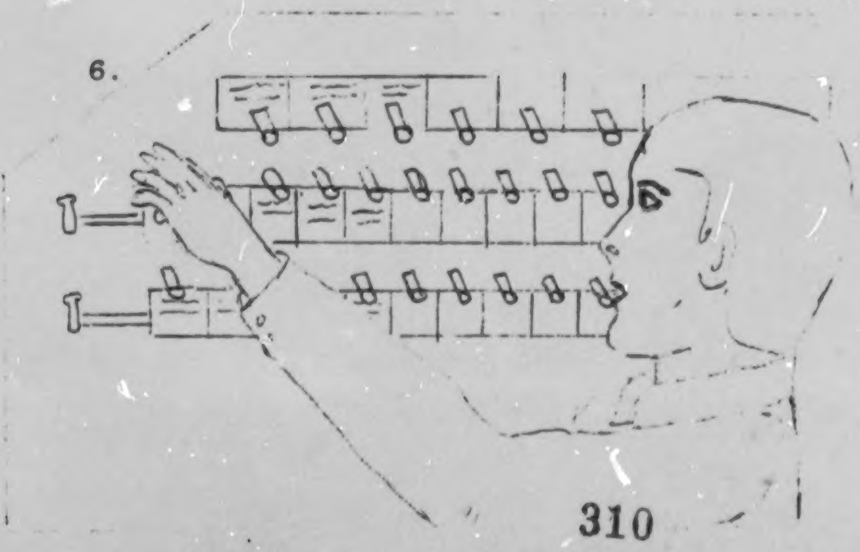
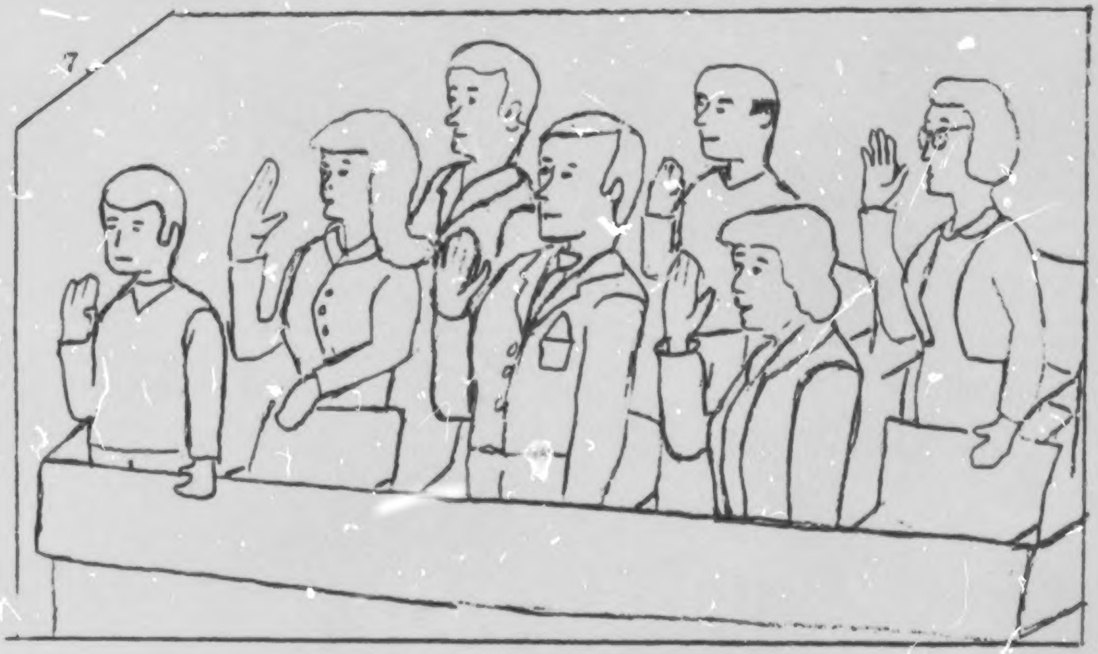


IVB5
Activity C

CITIZENS EXERCISING THEIR RIGHTS

7.



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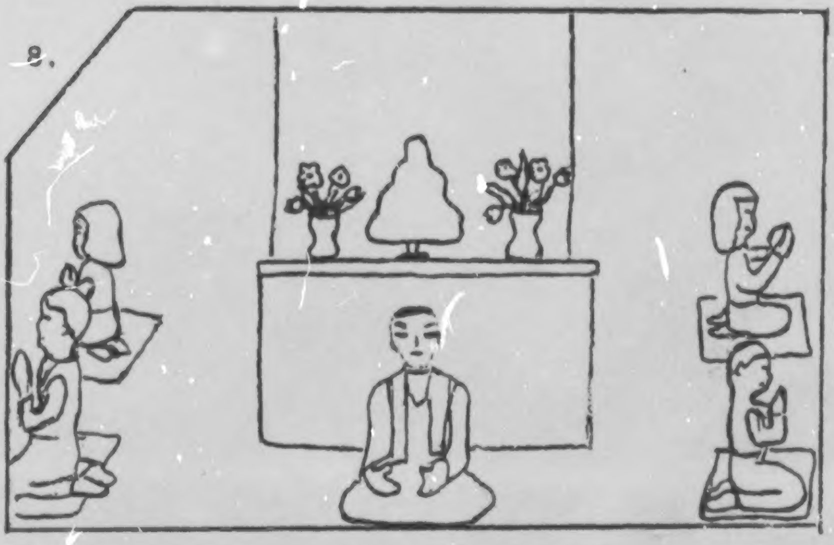


SPECIFIC ATTITUDES

In a city election, only people who are well informed about the problem being voted on should be allowed to vote.

In a city election deciding on tax-supported projects, only taxpayers should be allowed to vote.

If a member of the Ku Klux Klan were legally elected mayor of your city, the black people should not allow him to take office.

If a Communist were legally elected mayor of your city, the non-Communist people should not allow him to take office.

If a Communist wanted to make a speech in your city favoring Communism, he should be allowed to speak.

If a person wanted to make a speech in your city against churches and religion, he should be allowed to speak.

An organization like the American Medical Association has a right to try to increase the influence of doctors by getting them to vote as a bloc, or solid group, in elections. The National Advancement of Colored People has the same right to get black people to vote as a bloc.

If a segregationist wanted to make a speech in your community favoring the repeal of Supreme Court decisions requiring desegregation, he should be allowed to speak.

SPECIFIC ATTITUDES

Students should be allowed to circulate petitions protesting conditions in their school.

Students should be allowed to wear their hair any way they wish.

Students should be allowed to dress as they please.

A person should not be forced to obey a law that he feels is morally wrong.

For the good of society, a person may break what he considers an unjust law if he is willing to accept the legal consequences.

Most people obey the laws only because they are afraid of the punishment for violation.

Generally, laws should not be obeyed, because they are made for the benefit of the rich at the expense of the poor.

Reprinted: YOUTH AND THE LAW. Justice in America Series. Houghton Mifflin Company, Boston, MA 1970.

TEACHER PREPARATION B: After giving definitions of civil and criminal law, give copies of *Individual Activity D* to students and have them decide whether the examples show civil or criminal law.

ANSWERS B:

Civil or Criminal Law?

1. civil
2. civil
3. criminal
4. criminal
5. civil
6. civil
7. criminal
8. civil

TEACHER PREPARATION C: Read to student as *Demonstration of Competence.* Have student answer yes or no.

Basic Truths About Laws

1. Laws affect nearly everything we do.
2. A law is the same for everyone.
3. Laws never change.
4. Laws keep people working together effectively.
5. People need rules to live by.
6. Laws do not need to be enforced.
7. Punishment is necessary if a law is broken.
8. Carrying out laws requires steps and procedures.

ANSWERS C:

Basic Truths About Laws

1. yes
2. yes
3. no
4. yes
5. yes
6. no
7. yes
8. yes

IVB6
Individual Activity D

IS IT A CIVIL OR A CRIMINAL LAW?

Civil	Criminal	
_____	_____	1. If you want to get married, you must get a marriage license.
_____	_____	2. If you have a car accident and it's your fault, you must pay damages.
_____	_____	3. If you rob a store, you are breaking the law.
_____	_____	4. If you set fire to a theater, you will be charged with arson.
_____	_____	5. If you marry more than one person, you can be charged with bigamy.
_____	_____	6. If you take out a loan to buy a car and don't make the payments, the car can be taken by the loan company.
_____	_____	7. If someone promises to paint your car and takes your money but doesn't paint the car, he can be charged with theft.
_____	_____	8. If you have a baby, the birth must be recorded by the state in which you live.

LANGUAGE ARTS FOR BEGINNERS
Types of Crime

Basic Skills Made Easy
Government and Law: Card IVB7

TEACHER PREPARATION A: Duplicate copies of *Individual Activity* C. Student will do Crossword Puzzle using types of crime and their definitions.

ANSWERS A:

CROSSWORD PUZZLE

(*Individual Activity* C)

ACROSS

3. assault
8. rape
9. treason
10. battery
11. arson
13. larceny
14. forgery
15. homocide

DOWN

1. murder
2. kidnapping
4. self defense
5. theft
6. drug abuse
7. felony
12. armed

TEACHER PREPARATION B: Show pictures of Crimes in Progress and have students tell which crime is shown as in *Classroom Activity D.*

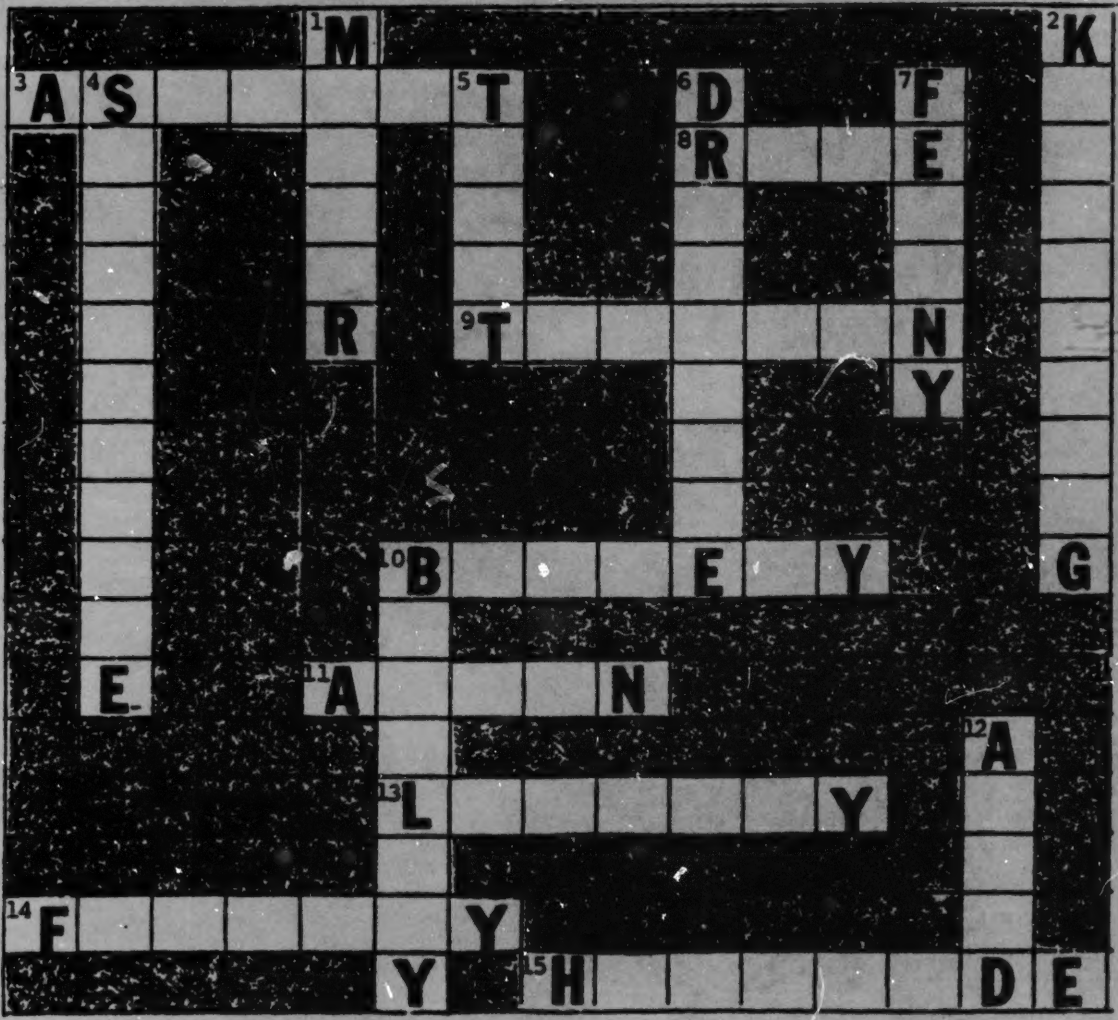
ANSWERS B:

CRIMES IN PROGRESS

1. Damaging property
2. Purse snatching
3. Assault
4. Burglary
5. Drug abuse
6. Car theft
7. Robbery

IVB7
Individual Activity C

CROSSWORD PUZZLE



ACROSS

3. threatening to injure a person
8. sexual intercourse using force and without consent
9. giving aid to the enemies of America
10. injuring another person
11. setting fire to a building on purpose
13. stealing
14. false writing in order to steal
15. another name for murder

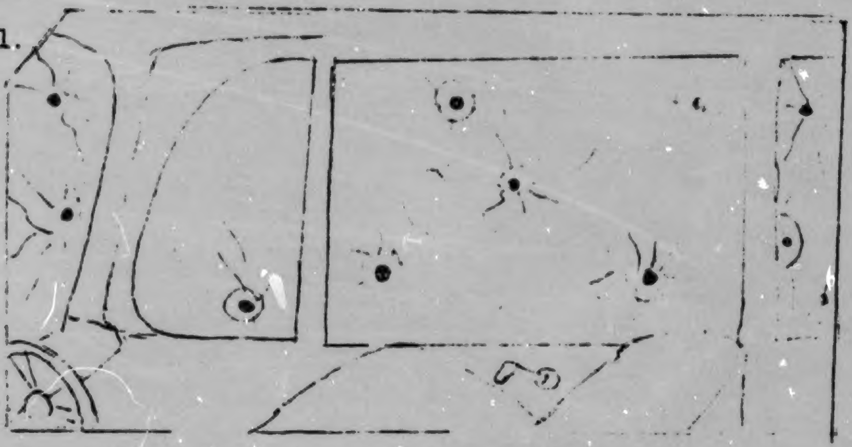
DOWN

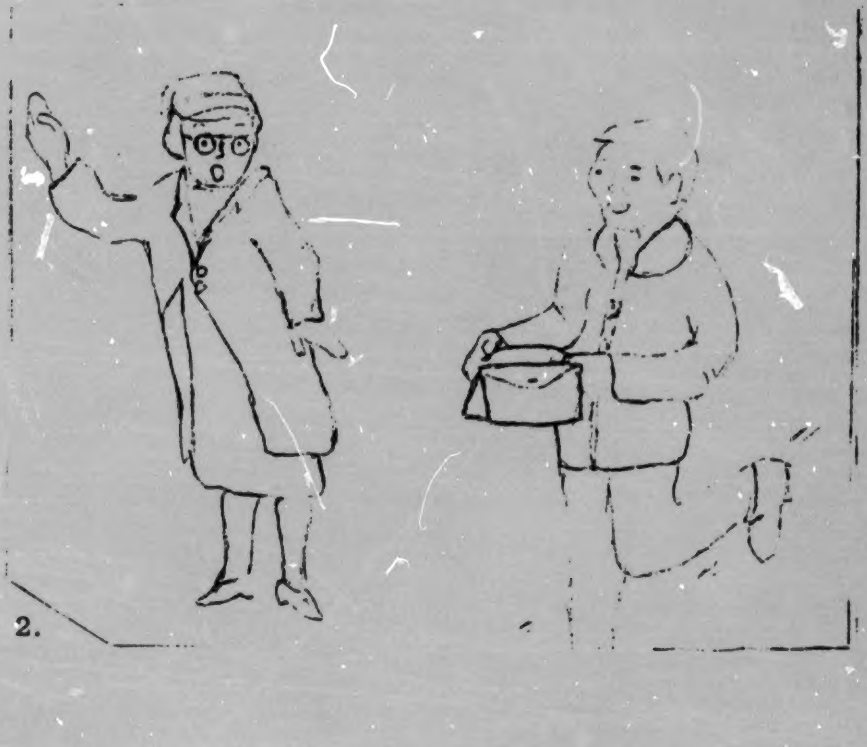
1. killing a human being
2. taking a person against his will
4. protecting yourself from harm
5. stealing another person's property
6. illegal use of drugs
7. a serious type of crime
10. another name for theft
12. carrying a weapon

IVB7
Classroom Activity D

CRIMES IN PROGESS

1.



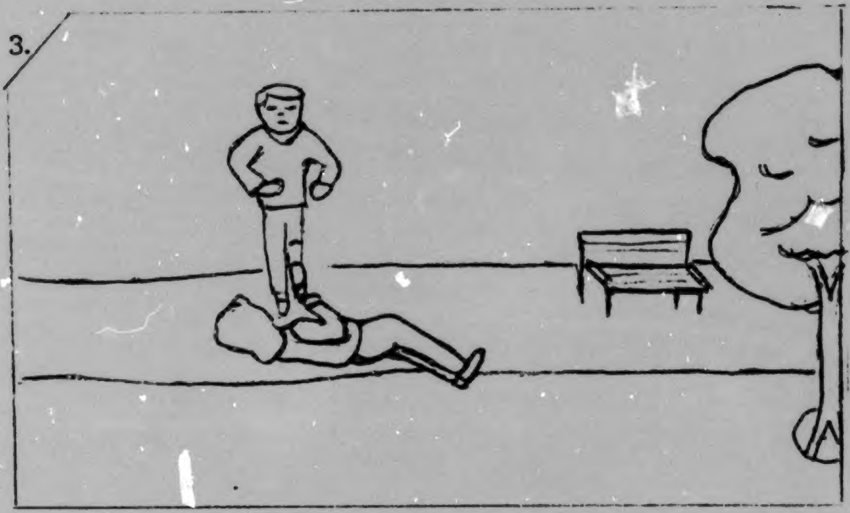


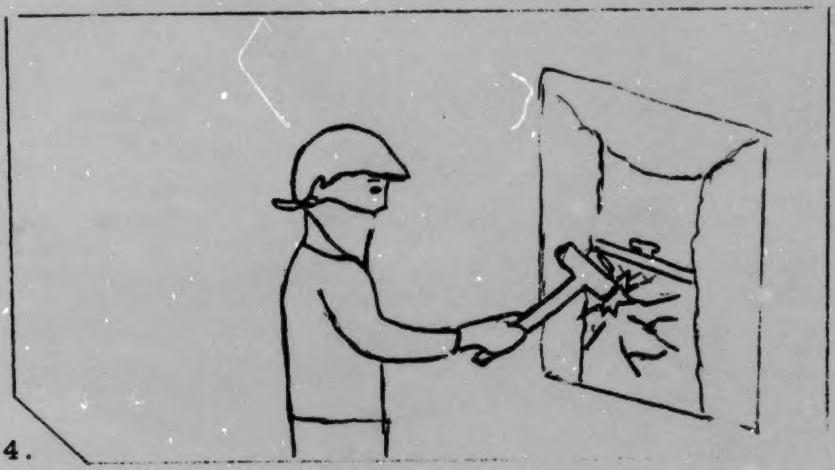
2.

IVB7
Classroom Activity D

CRIMES IN PROGRESS

3.

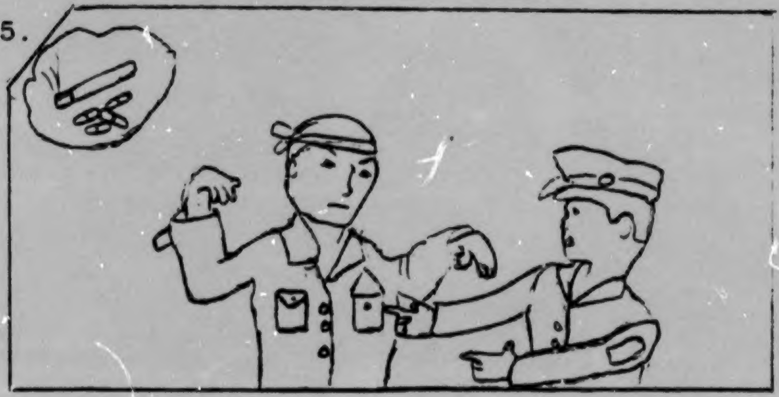




4.

CRIMES IN PROGRESS

5.



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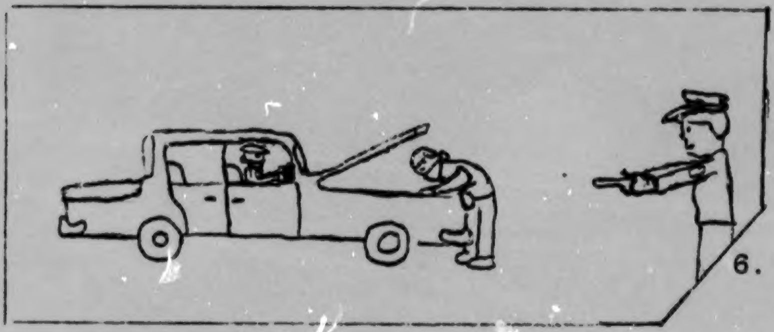
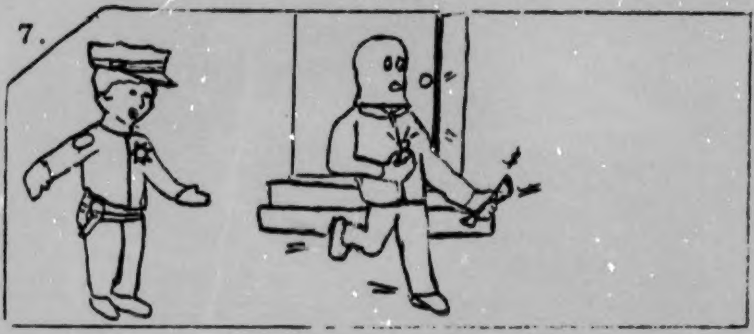


7.



TEACHER PREPARATION B: Read or handout true-false list of Judicial Rights and student will tell what rights a citizen has if arrested as stated in *Demonstration of Competence*.

ANSWERS B:

JUDICIAL RIGHTS

1. True
2. False
3. True
4. True
5. True
6. False
7. True
8. False
9. False
10. False
11. True
12. False
13. False
14. False
15. True
16. True
17. False
18. False

TEACHER PREPARATION D: Copy the role-play characters and areas and cut into separate slips. Do *Paired Activity* C and *Discussion D.*

CHARACTERS AND AREAS

Area of Justice: ARREST

Characters: Sgt. York - Policeman
Tony Musetto - 18 year old young man

Tony Musetto is driving down Oak Lane in a brand new cream-colored Mercedes. The paint around the lock on the driver's side is very scratched. Sgt. York flashes his lights for Tony to stop. Tony speeds up.

Area of Justice: QUESTIONING

Characters: Lt. Adams - Police detective
Alice Helm - Suspect

The police suspect Alice of forging ten thousand dollars worth of stolen welfare checks. The police just arrested her at home and brought her to the precinct station. She has called her lawyer who will be at the station when he's finished with a court case. Lt. Adams is questioning Alice in a small room with no windows or pictures.

Area of Justice: TRIAL

Characters: Joey Docat
Bill Gray - his lawyer

Joey has been charged with armed robbery. His trial begins tomorrow. Joey's lawyer, Bill Gray, is explaining what will happen during the trial. Joey Docat is especially worried about taking the witness stand to speak for himself.

Area of Justice: APPEAL

Characters: Gerald White - Judge in an appeals court
Sam Wisdo - lawyer for Tony Musetto, a convicted car thief

Sam Wisdo is a lawyer for Tony Musetto, a convicted car thief. Mr. Wisdo feels that Tony's conviction was won with bad evidence. He feels that the police had no right to stop Tony in the first place. Gerald White is the judge who has to decide if Mr. Wisdo is correct and then grant Tony a new trial.

Area of Justice: PUNISHMENT

Characters: Ann Archer -defense lawyer
Fred Stone - judge

Ann Archer is a defense lawyer for Alice Helm. A jury has found Alice guilty of welfare fraud. The judge, Fred Stone, must decide on Alice's punishment. Mrs. Archer wants to get her client the smallest punishment possible.

Card IVB8
Demonstration of Competence

JUDICIAL RIGHTS

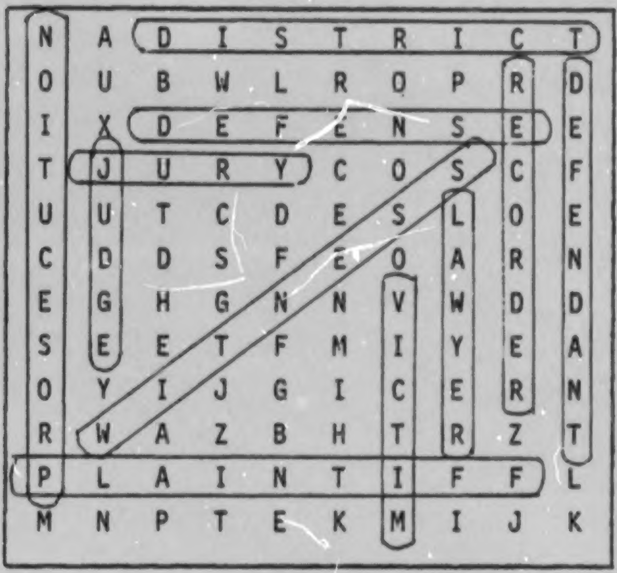
If a person is arrested, which of the following can be done to him?

1. Police can use necessary force to arrest him.
2. The police may have secret witnesses against him.
3. The state will supply a lawyer.
4. He has a speedy trial.
5. He can be forced to talk.
6. He can be tried more than once for the same crime.
7. If his crime is not very serious, he can be out of jail until his trial.
8. If a new law is made, he can be tried for something he did in the past.
9. The jury in his trial must be people exactly like him.
10. Once a verdict is made, he can't argue with it.
11. The state must prove his guilt.
12. His house can be taken away from him.
13. He can be made to confess to a serious crime.
14. Punishment can be anything.
15. The police must tell him the charges made against him.
16. The police can search any of his property for evidence if they have a warrant to do so.
17. The police can prevent him from calling a lawyer.
18. He can be made to take the witness stand in his own trial.

TEACHER PREPARATION A: Duplicate *Individual Activity* B for each student.

ANSWERS A:

FIND-A-WORD PUZZLE



N	A	D	I	S	T	R	I	C	T
O	U	B	W	L	R	O	P	R	D
I	X	D	E	F	E	N	S	E	E
T	J	U	R	Y	C	O	S	C	F
U	U	T	C	D	E	S	L	O	E
C	D	D	S	F	E	O	A	R	N
E	G	H	G	N	N	V	W	D	D
S	E	E	T	F	M	I	Y	E	A
O	Y	I	J	G	I	C	E	R	N
R	W	A	Z	B	H	T	R	Z	T
P	L	A	I	N	T	I	F	F	L
M	N	P	T	E	K	M	I	J	K

TEACHER PREPARATION D & E: Duplicate *Group Activity* C and cut into cards. Handout Job Title and Job Duty Cards - one per student. Students must match up cards in pairs.

ANSWERS D & E: JOB TITLES AND JOB DUTIES

Defense attorney	speaks to the judge and jury for the person accused of a crime
Prosecuting attorney	lawyer trying to prove that the accused person is guilty
Judge	makes sure laws are not broken by the attorneys during a trial. Sets punishment in some trials
Defense witness	gives evidence to help the accused
Prosecution witness	gives evidence to convict
Court recorder	writes down everything that is said
Bailiff	keeps order in the court room
Plaintiff	person or government accusing a person of a crime
Defendant	person accused of a crime
Jury	hears all the evidence in a trial and then decides if the person accused of a crime is guilty or innocent

IVB9
Individual Activity B

FIND-A-WORD PUZZLE

N	A	D	I	S	T	R	I	C	T
O	U	B	W	L	R	O	P	R	D
I	X	D	E	F	E	N	S	E	E
T	J	U	R	Y	C	O	S	C	F
U	U	T	C	D	E	S	L	O	E
C	D	D	S	F	E	O	A	R	N
E	G	H	G	N	N	V	W	D	D
S	E	E	T	F	M	I	Y	E	A
O	Y	I	J	G	I	C	E	R	N
R	W	A	Z	B	H	T	R	Z	T
P	L	A	I	N	T	I	F	F	L
M	N	P	T	E	K	M	I	J	K

Find the following words in this puzzle. Words may be written across, down, up, or on a diagonal.

JURY
PLAINTIFF
RECORDER
JUDGE
DEFENDANT
DEFENSE
DISTRICT
VICTIM
LAWYER
WITNESS
PROSECUTION

IVB9
Group Activity C

JOB TITLE CARDS

JURY

DEFENDANT

PLAINTIFF

JUDGE

BAILIFF

DEFENSE ATTORNEY

PROSECUTING ATTORNEY

DEFENSE WITNESS

PROSECUTION WITNESS

COURT RECORDER

IVB9
Group Activity C

JOB DUTIES CARDS

Speaks to the judge and jury for the person accused of a crime.

Lawyer trying to prove that the accused person is guilty.

Makes sure laws are not broken by the attorneys during the trial. Sets punishment in some trials.

Gives evidence to help the person accused of a crime.

Gives evidence to convict the person accused of a crime.

Writes down everything that is said during a trial.

Keeps order in the court room.

Person or government accusing a person of a crime.

The person accused of a crime.

Hears all the evidence in a trial and then decides if the person accused of a crime is guilty or innocent.

TEACHER PREPARATION: (*Classroom Activity* A) Read to the class and discuss attitudes about voting.

1. It's a rainy day. I think I'll skip voting.
2. Elections are sometimes decided by a very few voters.
3. I'm going to be out of town on election day. It's too hard to get an absentee ballot.
4. I want to vote even though I'm in the hospital.
5. I want to vote for the person who will give my point of view to the government.
6. My vote is a way of making the government work for me.
7. Voting is no big deal. It doesn't make a difference whether I vote or not.

TEACHER PREPARATION B: Read sketches on fictional characters who can or cannot vote to the class. Use as *Classroom Activity* B.

WHICH OF THE FOLLOWING PEOPLE CAN VOTE?

JOHN, age 50, is a citizen of the United States. He has lived in Pennsylvania for five years. He is registered to vote.

JED, age 30, moved to America three months ago.

ALISON, age 17, is a citizen. She has lived in Pennsylvania for three years. She is not registered.

DAVID, age 26, has not voted for four years in any election. He used to be registered.

JUNE, age 67, has voted in every national election since she was 21. She just moved from Mount Joy to a town five miles away.

MARY ANN, age 18, just registered to vote a month ago.

TOMMY, age 19, is retarded. He has lived in the U.S. his whole life. He wants to register to vote.

ANSWERS B: The following people can vote:

JOHN - JUNE - MARY ANN - TOMMY

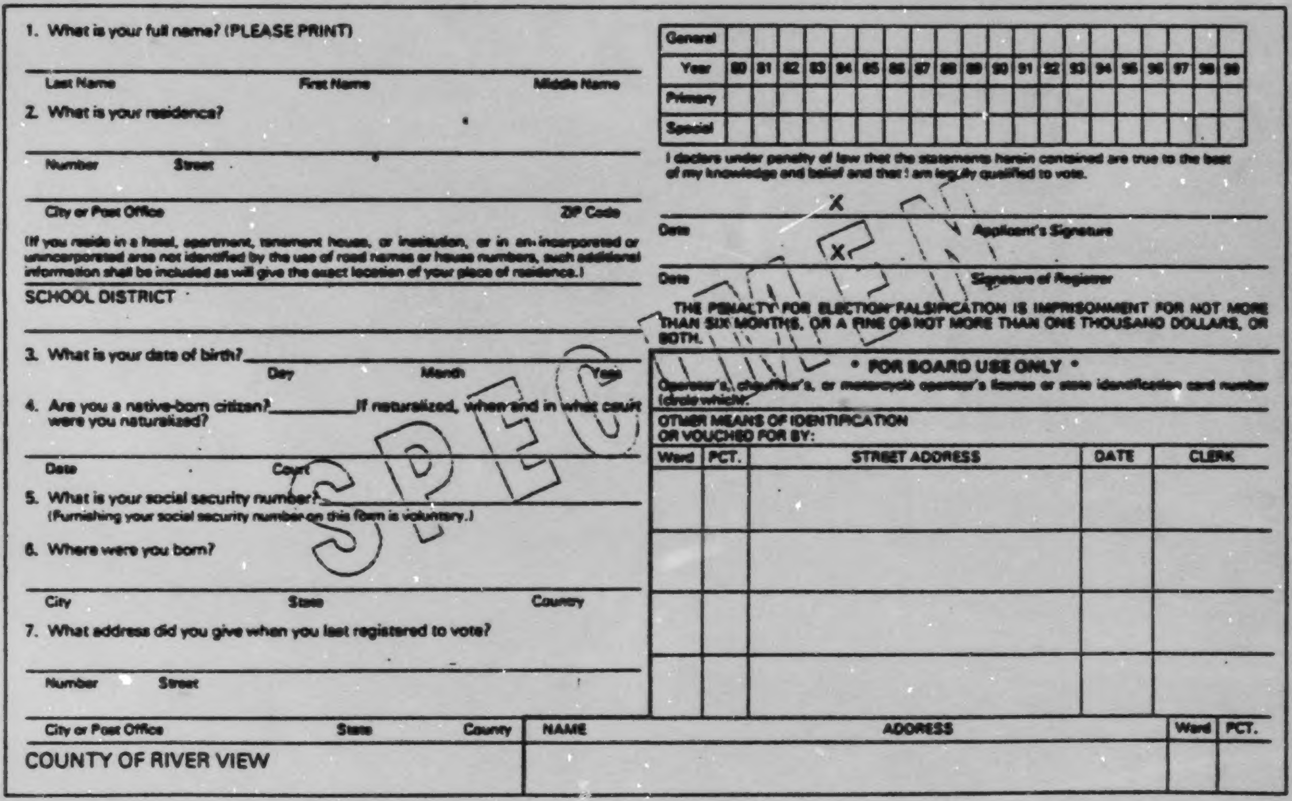
TEACHER PREPARATION C: Sample copy of Registration Form to be used as *Classroom Activity C & D.*

IVC10
Classroom Activity C&D REGISTRATION FORM

ACTIVITY 3: REGISTERING TO VOTE

To Read
To Write

Study the voter registration form shown below. Then answer the questions which follow.



1. What is your full name? (PLEASE PRINT)

Last Name First Name Middle Name

2. What is your residence?

Number Street

City or Post Office ZIP Code

(If you reside in a hotel, apartment, tenement house, or institution, or in an incorporated or unincorporated area not identified by the use of road names or house numbers, such additional information shall be included as will give the exact location of your place of residence.)

SCHOOL DISTRICT

3. What is your date of birth?__________
Day Month Year

4. Are you a native-born citizen?__________ If naturalized, when and in what court were you naturalized?

Date Court

5. What is your social security number?__________
(Furnishing your social security number on this form is voluntary.)

6. Where were you born?

City State Country

7. What address did you give when you last registered to vote?

Number Street

City or Post Office State County

COUNTY OF RIVER VIEW

General																				
Year	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99
Primary																				
Special																				

I declare under penalty of law that the statements herein contained are true to the best of my knowledge and belief and that I am legally qualified to vote.

X
Date Applicant's Signature

X
Date Signature of Registrar

THE PENALTY FOR ELECTION FALSIFICATION IS IMPRISONMENT FOR NOT MORE THAN SIX MONTHS, OR A FINE OF NOT MORE THAN ONE THOUSAND DOLLARS, OR BOTH.

* FOR BOARD USE ONLY *

Operator's, chauffeur's, or motorcycle operator's license or state identification card number (circle which)

OTHER MEANS OF IDENTIFICATION
OR VOUCHED FOR BY:

Ward	PCT.	STREET ADDRESS	DATE	CLERK

NAME	ADDRESS	Ward	PCT.

SPECIMEN

1. Under which item would you list your date of birth?
   - a. 1
   - b. 3
   - c. 5
   - d. 7
2. Which part of your name should be printed first?
   - a. First
   - b. Middle
   - c. Last
   - d. Doesn't matter
3. Besides you, who else signs the form?
   - a. Registrar
   - b. Relative
   - c. Your husband or wife
   - d. A judge
4. Which one of the following is *not* asked for on the form?
   - a. Your name
   - b. Your address
   - c. Your phone number
   - d. Your date of birth
5. Under which item would you list information about your citizenship?
   - a. 1
   - b. 2
   - c. 3
   - d. 4
6. Which one of the following is not required to be filled in?
   - a. School district
   - b. Signature
   - c. Social security number
   - d. Date

Reprinted: LIFEWORKS. Government Structures and Citizen Rights and Duties. McGraw-Hill Book Company, New York, 1981.

TEACHER PREPARATION B: Copy the Sample Ballot for a transparency master or make individual copies to be used in *Classroom Activity* E.

TEACHER PREPARATION D: Prepare individual copies of scrambled list- How To Use a Ballot - and use as *Demonstration of Competence.*

ANSWERS D: How To Use a Ballot

4 Have the election officials check to make sure you are a registered voter.
6 Close the curtain on the voting booth.
1 Get a sample ballot.
5 Go into the voting booth.
3 Find out when the polls are open and where they are located.
2 Decide if you want to vote straight party or split your ticket.
7 Mark your ballot.
8 Open the curtain and leave the voting booth.

TEACHER PREPARATION E: Picture and voting words to be used as *Classroom Activity* A.

TEACHER PREPARATION: (*Classroom Activity* B) Words and definitions to be used in TIC TAC TOE game for your information.

TIC TAC TOE GAME

Where you cast your vote *(polling place)*

People who have signed up to vote *(registered voters)*

People who check to see that a voter is registered *(election workers)*

Private place where you actually mark your ballot *(voting booth)*

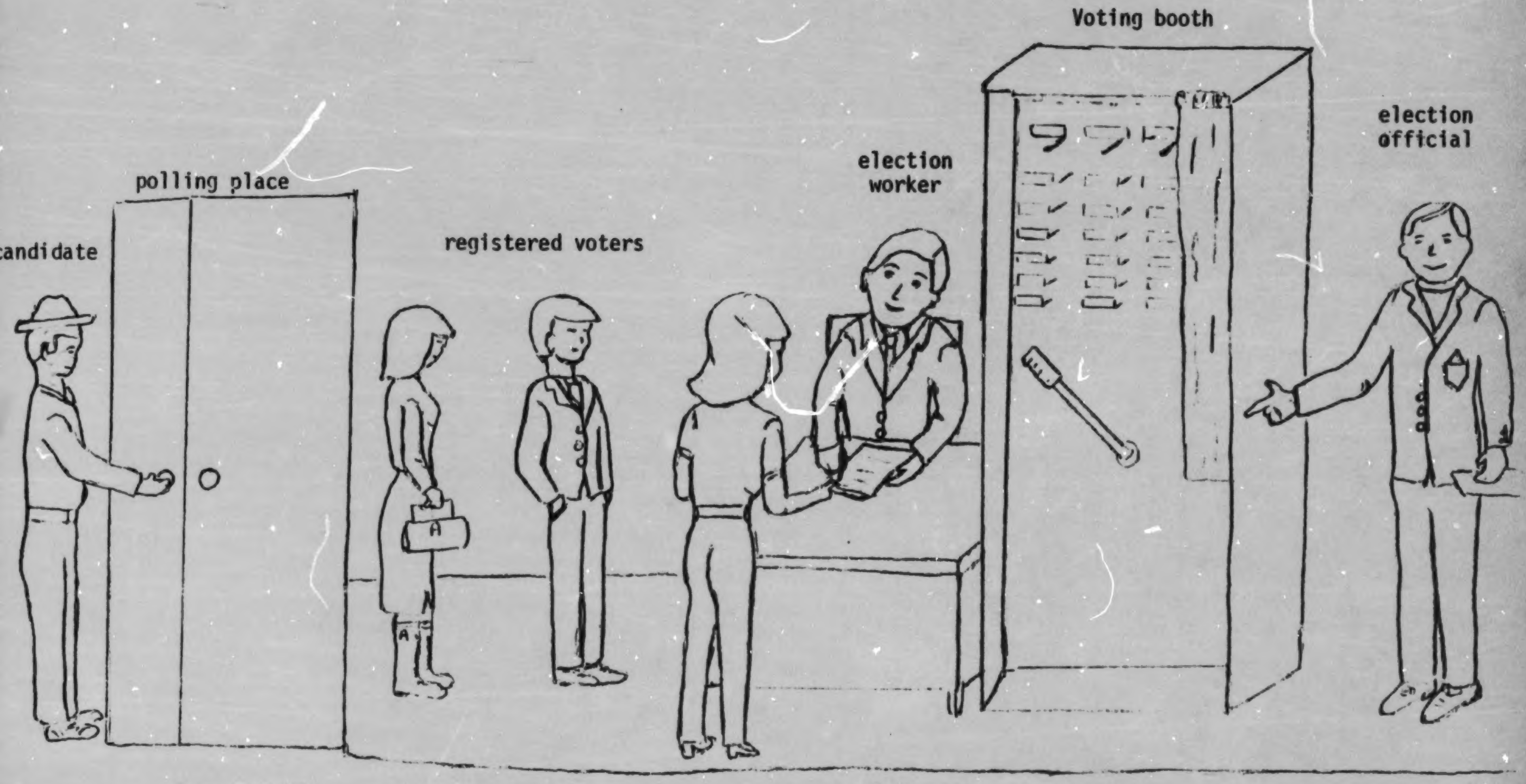
Person who upholds election laws at the polling place *(election official)*

Person running for elected office *(candidate)*

Your vote *(ballot)*

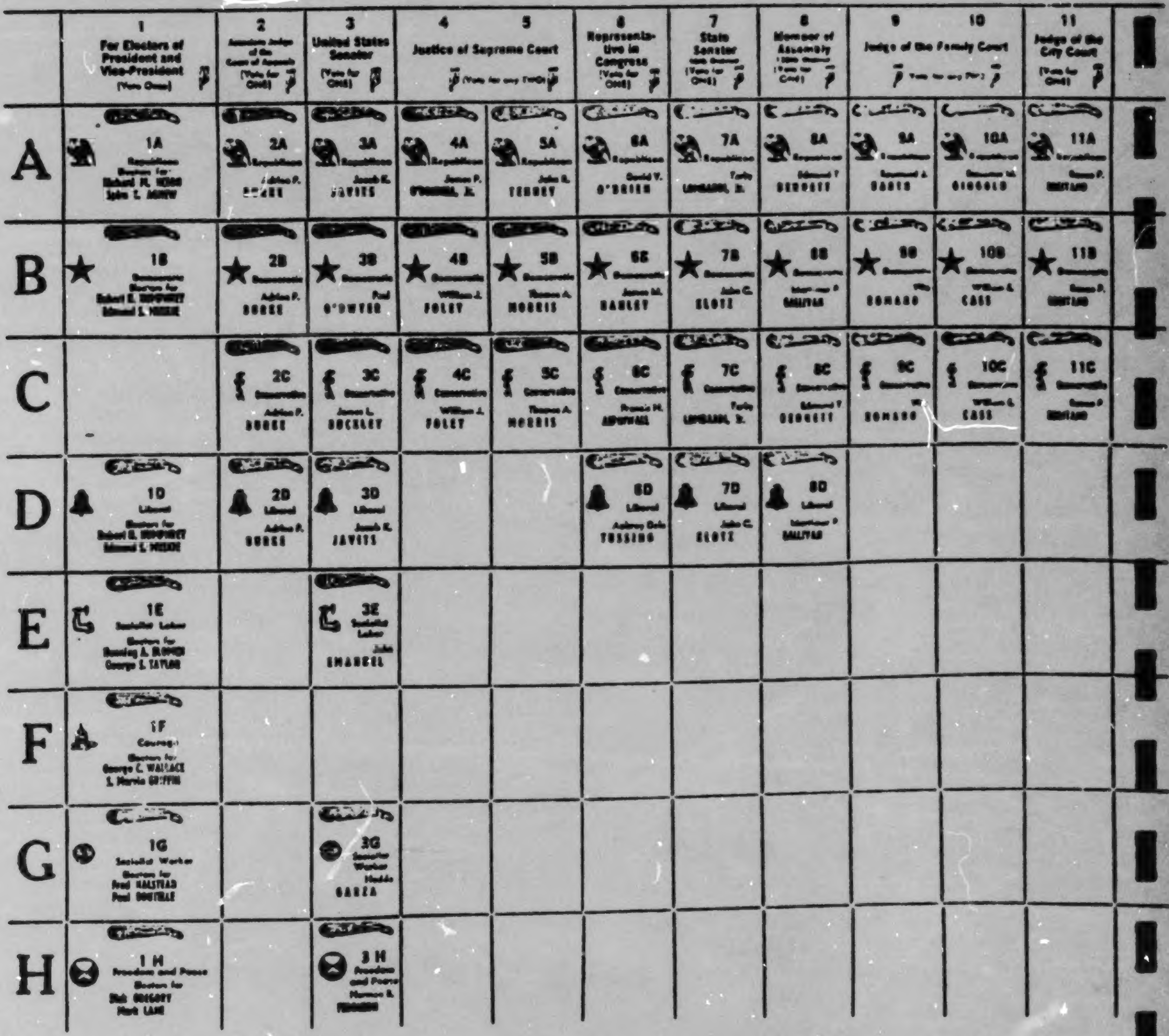
Vote mailed in when you are away from home *(absentee ballot)*

IVC11
Classroom Activity A


Voting booth
election official
election worker
polling place
registered voters
candidate
A
A
A

Classroom Activity E

SAMPLE BALLOT



	1 For Electors of President and Vice-President (Vote Once)	2 Associate Judge of the Court of Appeals (Vote for ONE)	3 United States Senator (Vote for ONE)	4 Justice of Supreme Court (Vote for any TWO)	5	6 Representative in Congress (Vote for ONE)	7 State Senator [illegible] District (Vote for ONE)	8 Member of Assembly [illegible] District (Vote for ONE)	9 Judge of the Family Court (Vote for any Two)	10	11 Judge of the City Court (Vote for ONE)
A	1A Republican Electors for Richard M. NIXON Spiro T. AGNEW	2A Republican Adrian P. BURKE	3A Republican Jacob K. JAVITS	4A Republican James P. O'CONNOR, Jr.	5A Republican John R. TENNEY	6A Republican David V. O'BRIEN	7A Republican Tarky LOMBARDI, Jr.	8A Republican Edmund T. BENNETT	9A Republican [illegible] DAVIS	10A Republican [illegible] [illegible]	11A Republican [illegible] [illegible]
B	1B Democratic Electors for Hubert H. HUMPHREY Edmund S. MUSKIE	2B Democratic Adrian P. BURKE	3B Democratic Paul O'DWYER	4B Democratic William J. FOLEY	5B Democratic Thomas A. MORRIS	6B Democratic James M. HANLEY	7B Democratic John C. ELOTZ	8B Democratic [illegible] SULLIVAN	9B Democratic Vito ROMANO	10B Democratic William L. CASS	11B Democratic [illegible] [illegible]
C		2C Conservative Adrian P. BURKE	3C Conservative James L. BUCKLEY	4C Conservative William J. FOLEY	5C Conservative Thomas A. MORRIS	6C Conservative Francis M. [illegible]	7C Conservative Tarky LOMBARDI, Jr.	8C Conservative Edmund T. BENNETT	9C Conservative Vito ROMANO	10C Conservative William L. CASS	11C Conservative [illegible] [illegible]
D	1D Liberal Electors for Hubert H. HUMPHREY Edmund S. MUSKIE	2D Liberal Adrian P. BURKE	3D Liberal Jacob K. JAVITS			6D Liberal Aubrey Dale TUSSING	7D Liberal John C. ELOTZ	8D Liberal [illegible] SULLIVAN			
E	1E Socialist Labor Electors for Henning A. BLOMEN George S. TAYLOR		3E Socialist Labor John EMANUEL								
F	1F Courage Electors for George C. WALLACE S. Marvin GRIFFIN										
G	1G Socialist Worker Electors for Fred HALSTEAD Paul BOUTELLE		3G Socialist Worker Hedda GARZA								
H	1 H Freedom and Peace Electors for Dick GREGORY Mark LANE		3 H Freedom and Peace Herman B. FERGUSON								

Reprinted: THE PEOPLES POWER. New Reader's Press, Syracuse, NY 1972

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IVC11
Demonstration of Competence

HOW TO USE A BALLOT

Directions: Number the steps in order that they would happen in using a ballot. Number 1 is done for you.

____ Have the election officials check to make sure you are a registered voter.

____ Close the curtain on the voting booth.

__1__ Get a sample ballot.

____ Go into the voting booth.

____ Find out when the polls are open and where they are located.

____ Decide if you want to vote straight party or split your ticket.

____ Mark your ballot.

____ Open the curtain and leave the voting booth.

TEACHER PREPARATION C: Read Statements of Fact or Opinion to the class and use as *Group Activity C*. Which of these statements are facts and which are opinions?

1. It is 20° outside.
2. America - love it or leave it.
3. January is the first month on the calendar.
4. Time Magazine is the best source for news.
5. Elvis Presley was the greatest singer ever.
6. Fridays are the best day of the week.

ANSWERS C: Statements of Fact or Opinion

1. fact
2. opinion
3. fact
4. opinion
5. opinion
6. opinion

TEACHER PREPARATION D: Duplicate Car Accident Dialogue cards for role-play and use as *Classroom Activity D*.

Reprinted: BEING AN INFORMED CITIZEN. *Family Development Series. Steck Vaughn Company, Austin, TX 1978.*

CAR ACCIDENT DIALOGUE CARDS

DRIVER #1 "I was making a left turn into the parking lot. The other guy didn't give me the right of way. He had lots of room to stop. I signaled and blew my horn. He just kept right on coming, and he was speeding."

DRIVER #2 "I was not speeding! He made an illegal turn. He cut directly in front of me. No signal, no nothing. I couldn't do anything. I had to hit him. It's his fault."

EYEWITNESS ON THE SIDEWALK "I saw driver #2 going about fifty miles an hour in a thirty mile an hour zone. He slammed on his brakes about 100 feet away. The car slid all the way, and it crashed. You can see the skid marks."

EYEWITNESS DRIVING BEHIND DRIVER #1 "Driver #1 was signaling for the turn and suddenly this other car comes out of that side street. He was burning rubber on the turn. Sure, he tried to stop, but he couldn't at that speed."

TEACHER PREPARATION A: Preview movie, "Inside Government: A Local Conflict" and show as *Classroom Activity D*.

ABSTRACT: INSIDE GOVERNMENT: A LOCAL CONFLICT

A controversy over the land development issue and the pressures of citizen groups on a city councilwoman provides insights into the working of local government.

TEACHER PREPARATION C: Duplicate Conflict/Action Cards for each student and use as *Classroom Activity B*.

ANSWERS C:

1. C - Help form a citizens' planning board.
2. D - Go to a workers' council or trade union.
3. F - Get help from a welfare rights group.
4. E - Go to a tenants' rights group.
5. B - Go to a school advisory board.
6. A - Go to a neighborhood board.

Reprinted: *LIFEWORKS: GOVERNMENT STRUCTURES AND CITIZEN RIGHTS AND DUTIES. McGraw-Hill Book Company, New York, 1981.*

IVC13

Classroom Activity B

CONFLICT/ACTION CARDS

1. You believe that the city should build a senior citizens' center.

2. There is no union in your plant. You think one should be formed.

3. You feel you have a right to receive food stamps, but the local public assistance agency will not process your case.

4. You have asked your landlord to fix your furnace for the past two months. Your landlord has done nothing.

5. You think that local schools should have special classes for children with reading problems.

6. There is an old abandoned factory building in your area. Many children who play near the building are getting hurt. You feel something must be done to get the building torn down.

IVC13
Classroom Activity B

CONFLICT/ACTION CARDS

A. Go to a neighborhood board.

B. Go to a school advisory board.

C. Help form a citizens' planning board.

D. Go to a workers' council or trade union.

E. Go to a tenants' rights group.

F. Get help from a welfare rights group.

TEACHER PREPARATION A: Duplicate and cut out cards for Mock Election to use in *Classroom Activity* B.

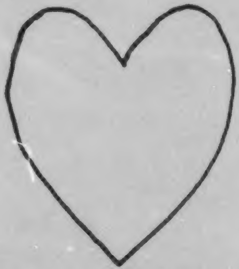
TEACHER PREPARATION C: Duplicate and cut out Cards with Steps in Electoral Process to use as *Demonstration of Competence.* Have student arrange in chronological order.

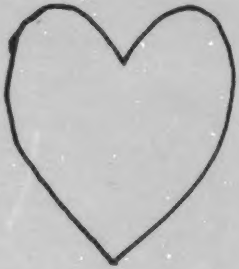
ANSWERS C:

1. A person decides to run for elected office.
2. Political parties elect delegates to go to the national party convention.
3. Different people of the same party run against each other in the primaries.
4. Delegates at the political party convention elect one of the primary winners as the candidate to represent them in the election.
5. Candidates campaign to convince voters of both parties to vote for them.
6. The general election - all voters cast their ballots for the candidates they like best.
7. One candidate is declared winner after votes are counted.
8. Electoral college casts the electoral votes - winning candidate is now elected.

IVC14
Classroom Activity B

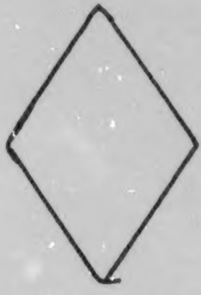
MOCK ELECTION

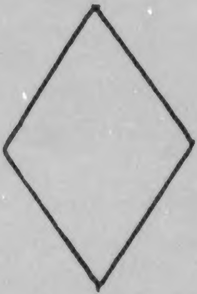


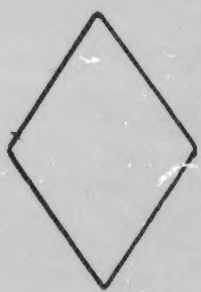


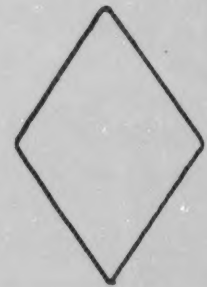
IVC14
Classroom Activity B

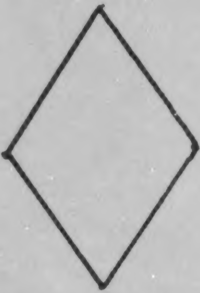
MOCK ELECTION

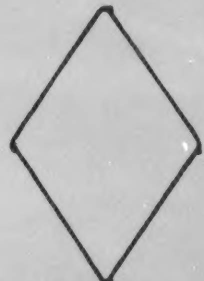


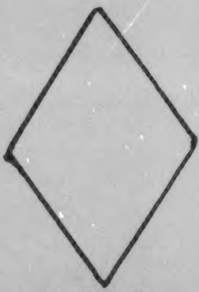






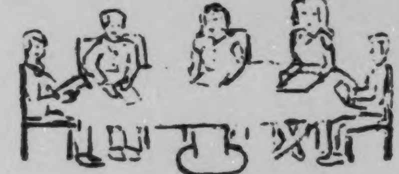






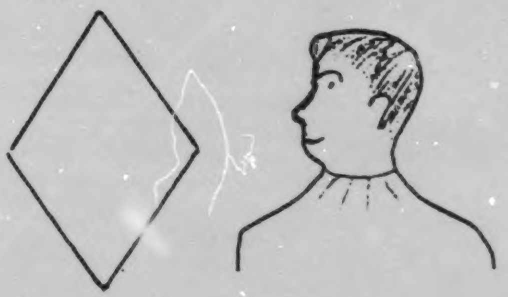
IVC14
Classroom Activity B

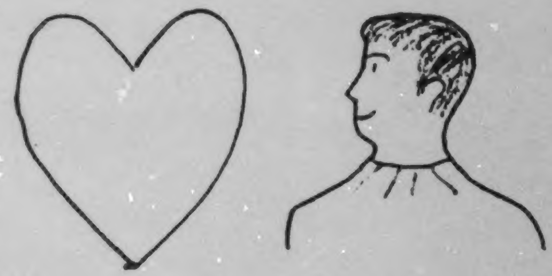
MOCK ELECTION

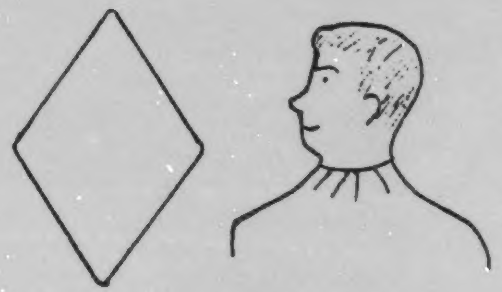


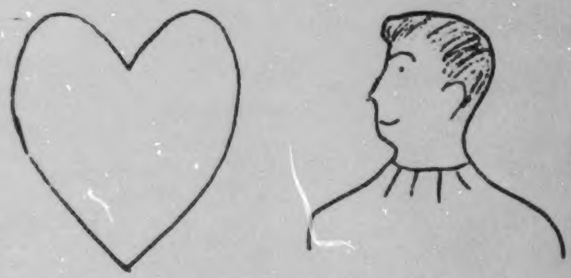
IVC14
Classroom Activity B

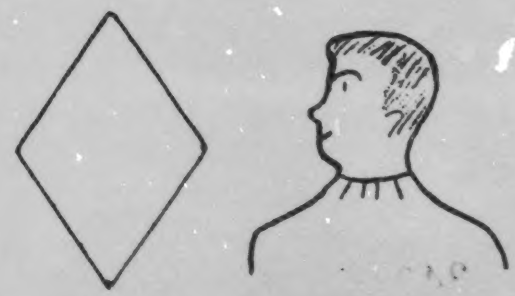
MOCK ELECTION

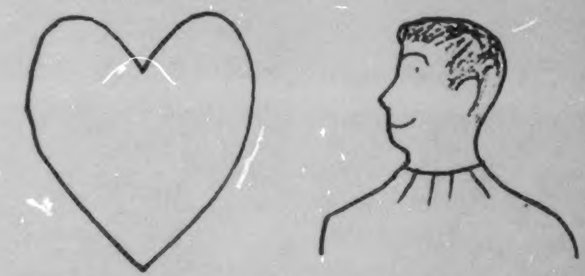












IVC14
Demonstration of Competence

CARDS WITH STEPS IN ELECTORAL PROCESS

A person decides to run for elected office.	Candidates campaign to convince voters of both parties to vote for them.
One candidate is declared winner after votes are counted.	Political parties elect delegates to go to the national party convention.
Electoral college casts the electoral votes - winning candidate is now elected.	Delegates at the political party convention elect one of the primary winners as the candidate to represent them in the election.
Different people of the same party run against each other in the primaries.	The general election - all voters cast their ballots for the candidates they like best.

TEACHER PREPARATION C: Make transparency of chart - Federal and State Structures and Powers - to use as *Classroom Activity* A. Duplicate a copy for each student to use as *Classroom Activity D*.

ANSWERS C:

FEDERAL AND STATE STRUCTURES AND POWERS

National Government

I.A. 1. executive
2. legislative
3. judicial

II.A. 1. president
B. 1. commands Armed Forces
2. appoint judges
3. check power of Congress
4. represents country

III. 1. try cases dealing with broken federal laws
2. District Courts, Circuit Courts of Appeals, Supreme Court

IV. 1. printing money
2. keeping Armed Forces
3. declaring war
4. making peace
5. buying land
6. controlling foreigners who enter
7. collect taxes
8. punish criminals
9. write laws

State Government

I.A. 1. executive
2. legislative
3. judicial

II.A. 1. governor
B. 1. sees that passed laws are enforced
2. appoints or removes state officials
3. prepares budget

III. 1. try cases dealing with broken state laws
2. State Trial Courts
State Appeals Courts
State Supreme Court

IV. 1. collect taxes
2. write laws
3. punish criminals
4. grant licenses
5. regulate businesses
6. oversees utilities

continued-----

TEACHER PREPARATION D: Cut out small cards with words for Bingo game. Distribute Bingo cards. Students copy words from small cards onto any square(s) of their Bingo cards. Teacher reads word. Students circle if the word is on their card. Winner is first one to get words in a row - horizontal, vertical, or diagonal. Use as *Classroom Activity* B.

ANSWERS D:

WORDS FOR BINGO GAME

federal
executive
governor
powers
representative
measurements
war
armed
forces
committee

state
judicial
president
branches
senate
weights
peace
imports
business
leader

government
legislative
court
laws
advisors
supreme
money
exports
constitution
host

IVD16
Classroom Activity A&D

FEDERAL AND STATE STRUCTURES AND POWERS

NATIONAL GOVERNMENT

I. Structure
A. Branches
1.
2.
3.

II. Chief
A. Title
1.
B. Powers
1.
2.
3.
4.

III. Courts
1.
2.

IV. Powers of Government
1.
2.
3.
4.
5.
6.
7.
8.
9.

STATE GOVERNMENT

I. Structure
A. Branches
1.
2.
3.

II. Chief
A. Title
1.
B. Powers
1.
2.
3.

III. Courts
1.
2.

IV. Powers of Government
1.
2.
3.
4.
5.
6.

IVD16
Classroom Activity B

B	I	N	G	O

IVD16
Classroom Activity B

WORDS FOR BINGO GAME

federal	state	government
executive	judicial	legislative
governor	president	court
powers	branches	laws
representative	senate	advisors
measurements	weights	supreme
war	peace	money
armed	imports	exports
forces	business	constitution
committee	leader	host

TEACHER PREPARATION B: Duplicate and cut Aid Program Cards and Categories to use in *Classroom Activity* C.

TEACHER PREPARATION D: Read Case Histories to the class and use with *Classroom Activity* A for discussion.

Case Histories

Ginger Terson's husband walked out on her. He left her with three small children. Ginger has no money or food in the house. She and the children need help fast.

Pete Negan is 45. He is an alcoholic and cannot hold a job. He does not qualify for unemployment compensation. He cannot get other kinds of aid, either. Yet Pete needs food and money to pay rent. Pete also needs help to solve his drinking problem.

Pedro Munoz has a problem. His eight-year-old boy had an operation three months ago. Mr. Munoz is a waiter at a local restaurant. He does not earn much money, and he has a large family. His insurance covered only the cost of the operation. Pedro still owes $250 for the hospital room. He does not know where he will get the money.

When Tony Fabri died, his wife did not know where to turn. She did not have a job. How could she feed and clothe her three children? How could she keep the family together? Where would the family get its income?

Mr. and Mrs. Howard were injured in an auto accident. They will be in the hospital about three weeks. Both are very worried. "How will the children manage?" Myra Howard wonders. "Who will take care of our children for three weeks? They can't stay by themselves. We'll have to hire a housekeeper to stay with them.

Last night Anne Pauls told her parents that she is pregnant. She doesn't know where the father is. Her parents were shocked and angry at first. Then they began to plan what to do. Where can they go for help?

Reprinted: WHERE TO GO, WHO TO SEE, WHAT TO DO. Family Development Series. Steck Vaughn Company, Austin, TX 1973.

TEACHER PREPARATION E: Make copy for each student of the Welfare Tables and use as *Classroom Activity* E.

TEACHER PREPARATION F: Duplicate Shazam game cards. Cut into small cards to use as *Classroom Activity* B. Make one copy per four students.

IVD17
Classroom Activity B

SHAZAM GAME

SHAZAM!	UPWARD	TRAINING
SHAZAM!	EDUCATION	MIGRANTS
SHAZAM!	PRE-COLLEGE	WORK
WAGES	NEIGHBORHOOD	OPPORTUNITY
PUBLIC	YOUTH	HOUSING
MEDICAL	SERVICES	VOCATIONAL
AGED	WELFARE	SOCIAL
RELIEF	SECURITY	ASSISTANCE

IVD17
Classroom Activity B

SHAZAM GAME

AGENCY	EMPLOYMENT	APPLICANT
AID	CATEGORY	DEPENDENT
DISABLED	EDUCATIONAL	GENERAL
RENT	SUPPLEMENT	HEALTH
CHILD	INFANT	INSURANCE
JOB	ELIGIBLE	POVERTY
CORPS	FAMILY	

AID PROGRAM CATEGORIES

AGED

DISABLED

FAMILIES WITH
DEPENDENT CHILDREN

GENERAL ASSISTANCE

FAMILIES WITH
EMPLOYMENT PROBLEMS

IVD17
Classroom Activity C

AID PROGRAM CARDS

HEAD START

UPWARD BOUND

JOB CORPS

NEIGHBORHOOD YOUTH CORPS

CONCENTRATED EMPLOYMENT

VISTA

FOLLOW THROUGH

PRE-COLLEGE EDUCATION

EDUCATIONAL OPPORTUNITY GRANTS

WORK INCENTIVE AND TRAINING

MIGRANTS

LOW-RENT PUBLIC HOUSING

IVD17
Classroom Activity C

AID PROGRAM CARDS

RENT SUPPLEMENT

CHILD AND INFANT HEALTH

COMPREHENSIVE HEALTH SERVICES

HEALTH INSURANCE FOR THE AGED

SOCIAL SECURITY

COLLEGE WORK STUDY GRANTS

NEIGHBORHOOD FACILITIES

MEDICAL CARE

VOCATIONAL REHABILITATION

INDIAN HEALTH

PUBLIC ASSISTANCE

Reprinted: POVERTY AND WELFARE. Houghton Mifflin Company, Boston, MA 1974.

IVD17
Classroom Activity E

WELFARE TABLES

If He Receives General Assistance:

	Number of Persons in Household	Total Personal Allowance per person
ADULT	1	$34.90
	2	32.00
	3–7	29.57
	8 or more	27.58
TEENAGER	2	35.97
	3–7	33.20
	8 or more	31.30
CHILD Age 6–12	2	27.85
	3–7	25.60
	8 or more	24.27
CHILD under 6	2	19.76
	3–7	18.11
	8 or more	17.35

This does not include clothing. Special checks can be given for clothing.

From time to time the figures are changed. Usually they are increased by small amounts.

The [illegible]

Poverty denies a person physical and spiritual necessities. In preparing a budget, the welfare office seeks to itemize what it considers to be the necessities of life.

The following is a typical two-week budget for a single man on welfare in a large city:

Food	$15.86
Clothing	2.55
Electricity	1.55
Gas	.80

WELFARE TABLES

If He Receives Aid to the Aged, Blind, or Disabled (AA, AB, AD):

Amounts Per Person

Number of Persons in Household	Food	Clothing	Household Supplies	Other Things	Total
1	$25.48	$5.55	$1.80	$7.00	$39.83
2	23.35	5.55	1.45	6.20	36.55
3–7	21.24	5.55	1.25	6.20	34.24
8 or more	20.88	5.55	1.05	6.20	33.68

If He Receives Aid to Families with Dependent Children (AFDC):

Amounts Per Person

	Number of Persons in Household	Food	Clothing	Household Supplies	Other Things	Total
	2	$24.94	$6.05	$1.45	$3.60	$36.04
ADULT	3–7	22.67	6.05	1.25	3.60	33.57
	8 or more	22.28	5.85	1.05	2.45	31.63
	2	28.27	8.45	1.45	4.05	42.22
TEENAGER	3–7	25.70	8.45	1.25	4.05	39.45
	8 or more	25.20	8.45	1.05	2.95	37.65
	2	22.55	5.85	1.45	2.05	31.90
CHILD	3–7	20.50	5.85	1.25	2.05	29.65
	8 or more	20.17	5.50	1.25	1.25	27.97
CHILD under 6	2	16.01	4.00	1.45	1.00	22.46
	3–7	14.56	4.00	1.25	1.00	20.81
	8 or more	14.40	3.80	1.05	.60	19.85

Reprinted: POVERTY AND WELFARE. Houghton Mifflin Company, Boston, MA 1974.

TEACHER PREPARATION B: Duplicate copies of Services Chart for each student and use as *Classroom Activity* C.

IVD18
Classroom Activity C

SERVICES CHART

Service	Name of Agency	Address and Telephone Number
Public safety		
Public education		
Job-related services		
Health services		
Social security		
Community service agencies		
Public housing and transportation		
Other government services (list):		

Reprinted: LIFEWORKS: GOVERNMENT STRUCTURES AND CITIZEN RIGHTS AND DUTIES.
McGraw-Hill Book Company, New York, 1981.

LANGUAGE ARTS FOR BEGINNERS
Kinds of Taxes

Basic Skills Made Easy
Government and Law: Card IVE19

TEACHER PREPARATION C: Case Study of a Fictional Taxpayer. Either read and do *Classroom Activity D* as a class project or duplicate individual copies.

ANSWERS C:

1. $13,050
2. $287.10
3. $130.00
4. $871.00
5. $1957.50
6. $757.10
7. $412.34
8. $316.94

TEACHER PREPARATION D: Duplicate individual copies. Match the definition to the words as in *Classroom Activity C*.

ANSWERS D:

Matching Columns

D federal income tax
F deduct
A 1040A
C W2 form
G tax
B state income tax
H wage tax
E property tax
I sales tax

IVE19
Classroom Activity C

DIRECTIONS: Match the definitions to the words.

_____	Federal Income Tax	A.	Federal income tax form
_____	deduct	B.	Money taken from earnings and paid to state government
_____	1040A	C.	Shows how much money a worker earned in a year
_____	W-2 form	D..	Money taken from earnings and paid to the U.S. Government
_____	tax	E.	Tax which must be paid by a person owning a house or farm
_____	State Income Tax	F.	Subtract
_____	Wage Tax	G.	Money taken by a government to provide services for its people
_____	Property Tax	H.	Money taken from earnings and paid to a city or town
_____	Sales Tax	I.	Tax collected for the state by stores on sold items

IVE19
Classroom Activity D

CASE STUDY OF A FICTIONAL TAXPAYER

Part I - Income Tax

Charles and Audrey Gross are married with one child. Charles and Audrey are 36, and their child, Bill, is 10 years old. Charles is a store clerk. Audrey works part-time as a waitress. They are preparing their tax returns for the calendar year just ended. Charles and Audrey find their W-2 forms and their tax returns which came in the mail. They write down the following information:

Income:	Charles	$10,000	
	Audrey	2,000	wages
		1,000	tips
		50	lottery winnings

1. What is their total income? ________________

The state in which Charles and Audrey live charges 2.2% tax on all income.

2. What is their state tax due? ____________

The city in which they live charges 1% tax on only money they earned at their jobs.

3. What is their local tax due? ________________

The federal government charges 6.7% for social security tax on only money they earned at their jobs.

4. What is their social security tax? __________

Personal income tax for the federal government is different for everyone. Assume that this year, Charles and Audrey are to pay 15% tax on their total income.

5. What is their federal tax? ________________

Part II - Property Taxes

Charles and Audrey bought a house two years ago for $30,000. For tax purposes, the local government has assessed the house at $6,610. The current year millage rate is 110 mills. The property tax for the year is equal to the assessed value times the millage rate.

6. What is their property tax for this year? ____________

Part III - Sales Tax

Charles and Audrey are going to buy a television set and a washing machine. The state in which they live charges a 6% tax on most retail sales. The TV costs $389, and the washing machine costs $299. How much will they have to pay for each item including the sales tax?

7. Television cost including sales tax ______________

8. Washing machine cost including sales tax __________

TEACHER PREPARATION A: Sample copies of United States and PA Individual Income Tax Return. Obtain current year's return to use in *Classroom Activity* C.

TEACHER PREPARATION B: Read chart to the students and use in *Classroom Activity D*.

TEACHER PREPARATION C: Listing of Tax Form Terms to be used as *Classroom Activity* A.

Definitions can be used as Fishbowl Game in *Classroom Activity* B.

TAX FORM TERMS

1. name and initial
2. present home address
3. city
4. social security number
5. occupation
6. filing status
7. first names of dependent children
8. exemptions
9. wages
10. unemployment compensation
11. interest income
12. income tax withheld
13. refund
14. balance due
15. signature
16. dividend income
17. residency status
18. gambling and lottery winnings
19. union dues
20. professional dues
21. zip code

IVE20
Classroom Activity B

FISH BOWL GAME

how long you have lived and/or worked in the United States	the $47 you won at the track on a horse named Lucky Lindy	money earned by stocks or bonds
money earned at a job - salary	200-64-8743	money you pay to belong to a union
married filing joint return	money paid to you by government when you are laid off or fired from a job	your money given back to you by government
Alice, Jon, Claire	dependent children and wife	Peoria, Illinois
money taken out from your wages and held by the U.S. government until April 15 of each year	money you owe the government at tax time	your written name
money you pay to belong to a professional organization	2358 Wonder Drive	money the bank gives you for keeping a savings account
Peter W. Warwick	foundry worker	19110

Classroom Activity C

SAMPLE COPY

Form **1040A** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return **1981** (0) OMB No. 1545-0085

Use IRS label. Otherwise, please print or type.

Your first name and initial (if joint return, also give spouse's name and initial) | Last name | Your social security number

Present home address (Number and street, including apartment number, or rural route) | Spouse's social security no.

City, town or post office, State and ZIP code | Your occupation ▶ | Spouse's occupation ▶

Presidential Election Campaign ▶ Do you want $1 to go to this fund? . . . . ☐ Yes ☐ No
If joint return, does your spouse want $1 to go to this fund? . . . ☐ Yes ☐ No
Note: Checking "Yes" will not increase your tax or reduce your refund.

For Privacy Act and Paperwork Reduction Act Notice, see page 23 of Instructions

Filing Status
Check Only One Box.

1 ☐ Single
2 ☐ Married filing joint return (even if only one had income)
3 ☐ Married filing separate return. Enter spouse's social security no. above and full name here ▶
4 ☐ Head of household (with qualifying person). (See page 8 of Instructions.) If he or she is your unmarried child, enter child's name ▶

Exemptions
Always check the box labeled Yourself. Check other boxes if they apply.

5a ☐ Yourself ☐ 65 or over ☐ Blind
b ☐ Spouse ☐ 65 or over ☐ Blind
Enter number of boxes checked on 5a and b ▶ ☐

c First names of your dependent children who lived with you ▶
Enter number of children listed on 5c ▶ ☐

d Other dependents: (1) Name	(2) Relationship	(3) Number of months lived in your home.	(4) Did dependent have income of $1,000 or more?	(5) Did you provide more than one-half of dependent's support?

Enter number of other dependents ▶ ☐

6 Total number of exemptions claimed . . . . Add numbers entered in boxes above ▶ ☐

Please Attach Copy B of Forms W-2 Here

7 Wages, salaries, tips, etc. *(Attach Forms W-2. See page 10 of Instructions)* 7

8a Interest income . . *(Complete page 2 if over $400 or you have any All-Savers interest)* 8a

b Dividends . . . . . *(Complete page 2 if over $400)* 8b

c Total *(add lines 8a and 8b)* 8c

d Exclusion *(See page 11 of Instructions)* 8d

e Subtract line 8d from line 8c *(but not less than zero)* 8e

9a Unemployment compensation (insurance). Total received from Form(s) 1099-UC

b Taxable amount, if any, from worksheet on page 12 of Instructions 9b

10 Adjusted gross income *(add lines 7, 8e, and 9b). If under $10,000, see page 13 of Instructions on "Earned Income Credit"* 10

11 Multiply $1,000 by the total number of exemptions claimed on line 6 11

12 Taxable income *(subtract line 11 from line 10)* 12

13a Credit for contributions to candidates for public office. *(See page 13 of Instructions)* 13a

IF YOU WANT IRS TO FIGURE YOUR TAX, PLEASE STOP HERE AND SIGN BELOW.

Attach Payment Here

b Total Federal income tax withheld *(If line 7 is more than $29,700, see page 13 of Instructions)* 13b

c Earned income credit *(from page 14 of Instructions)* 13c

14 Total *(add lines 13a, b, and c)* 14

15a Tax on the amount on line 12. *(See page 15 of Instructions; then find your tax in the Tax Table on pages 17–22)* 15a

b Advance earned income credit (EIC) *(from Form W-2)*. . . 15b

16 Total *(add lines 15a and 15b)* 16

17 If line 14 is larger than line 16, enter amount to be **REFUNDED TO YOU** . . . . ▶ 17

18 If line 16 is larger than line 14, enter **BALANCE DUE.** Attach check or money order for full amount payable to "Internal Revenue Service." Write your social security number and "1981 Form 1040A" on it. ▶ 18

Please Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

▶ Your signature Date ▶ Spouse's signature (if filing jointly, BOTH must sign even if only one had income)

Paid Preparer's Use Only

Preparer's signature ▶ | Date | Check if self-employed ▶ ☐ | Preparer's social security no.

Firm's name (or yours, if self-employed) and address ▶ | E.I. No. ▶ | ZIP code ▶

Form **1040A** (1981)

Form 1040A (1981) Page 2

CAUTION: You may NOT file Form 1040A (you must file Form 1040 instead) if any of the following apply to you:

- You could be claimed as a dependent on your parents' return AND had interest, dividends, or other unearned income of $1,000 or more.
- You had a foreign financial account or were a grantor of, or transferor to, a foreign trust.
- You received interest or dividends as a nominee (in your name) for someone else.
- You received or paid accrued interest on securities transferred between interest payment dates.
- You received any capital gain distributions.

Note: *You may also be required to file Form 1040 for other reasons. See pages 4 and 5 of Instructions.*

Part I Interest Income

If you received more than $400 in interest or you received any interest from All-Savers Certificates, you must complete Part I and list the names of the payers and the amounts of the interest on the lines below. See page 10 of the Instructions for what interest to report.

Name of payer	Amount
1a Interest income (other than qualifying interest from All-Savers Certificates).	▨
1b Total. Add above amounts	
1c Qualifying interest from All-Savers Certificates. (List payers and amounts even if $400 or less.) See page 11 of Instructions	▨
1d Total	
1e Exclusion (See page 11 of Instructions) . .	
1f Subtract line 1e from line 1d. **Caution:** *No part of the amount on line 1f may be excluded on Form 1040A, line 8d*	
2 Total interest income (add lines 1b and 1f). Enter here and on Form 1040A, line 8a	

Part II Dividend Income

If you received more than $400 in ordinary dividends and nontaxable distributions, list the names of the payers and the amounts of the dividends on the lines below. Be sure to include any nontaxable distributions on these lines. They will be deducted on line 5 below. See page 10 of the Instructions for a definition of ordinary dividends and nontaxable distributions.

Name of payer	Amount
3	
4 Total. Add above amounts	
5 Nontaxable distributions (See Instructions for adjustment to basis)	
6 Total dividend income (subtract line 5 from line 4). Enter here and on Form 1040A, line 8b	

☆ U.S. GOVERNMENT PRINTING OFFICE: 1981-343-433 E.I. 43-0787287

IVE20
Classroom Activity C

SAMPLE COPY OF
PA. INDIVIDUAL INCOME TAX RETURN

PA 40A

PA. INDIVIDUAL INCOME TAX RETURN—SHORT FORM 1981

(Taxable year January 1 - December 31, 1981 - Must be filed on or before April 15, 1982)
Make the necessary corrections to the Social Security Number, Name/Address Label. Print or type all information requested

OFFICIAL USE ONLY

YOUR SOCIAL SECURITY NUMBER	SPOUSE'S SOCIAL SECURITY NUMBER (Even if filing separate return)

DID YOU USE THE SAME SOCIAL SECURITY NUMBER/NAME/ADDRESS ON LAST YEAR'S RETURN? YES NO

SCHOOL CODE (See Page 8)	OFFICIAL USE ONLY	INCOME EARNED IN PHILA (See Page 5) $
SCHOOL DISTRICT		

FILING STATUS (Fill in block completely)
○ SINGLE
○ MARRIED JOINT RETURN
○ MARRIED SEPARATE RETURN

RESIDENCE STATUS (Fill in block completely)
○ RESIDENT
○ PART-YEAR RESIDENT
○ NON-RESIDENT

PART-YEAR RESIDENT
From (Mo./Yr.)
To (Mo./Yr.)

UNDER PENALTIES OF PERJURY I DECLARE THAT I HAVE EXAMINED THIS RETURN AND THAT TO THE BEST OF MY KNOWLEDGE AND BELIEF IT IS TRUE, CORRECT AND COMPLETE

YOUR TELEPHONE NO. Area Code (   )

YOUR SIGNATURE DATE

OCCUPATION(S)
YOURS
SPOUSE'S

SPOUSE'S SIGNATURE (If a joint return, BOTH must sign even if only one had income)

GROSS COMPENSATION	Less EXPENSES FROM Sch UE-2	Equals	TAXABLE COMPENSATION	
		1		
INTEREST AND DIVIDENDS (Complete Schedule A and B if either is over $400)		2		
GAMBLING AND LOTTERY WINNINGS		3		
PA. TAXABLE INCOME (Add lines 1, 2 and 3)		4		
TAX—2.2% of Line 4 (Multiply line 4 by .022)		5		
TOTAL PA. INCOME TAXES WITHHELD (From enclosed W-2's)		6		
PA. ESTIMATED TAX PAYMENTS (Include extension payments.)		7		
TOTAL CREDITS (Add lines 6 and 7)		8		
TAX DUE (If line 5 is greater than line 8 enter the difference.)		9		
REFUND (If line 8 is greater than line 5 enter the difference.)		10		
LINE 10 TO BE REFUNDED (Allow at least 6 weeks for refund check)		11a		
LINE 10 TO BE CREDITED ON 1982 ESTIMATED TAX		11b		

Write Social Security Number on check or money order, payable to PA. DEPARTMENT OF REVENUE. Enclose copy of W-2 with this return.

SCHEDULE UE-2—UNREIMBURSED EMPLOYEE BUSINESS EXPENSES

PLEASE NOTE You must file long Form PA-40 and Schedule UE-1 if claiming automobile or office-in-home expenses [See Instructions]

UNION DUES name and amount		
PROFESSIONAL DUES name and amount		
OTHER [Specify]		
TOTAL EXPENSES (Enter HERE and on reverse side)		

SCHEDULE A & B—INTEREST & DIVIDENDS

List payers and amounts if either is over $400.00 [If more space is needed—attach separate sheets]

INTEREST:		
DIVIDENDS:		
TOTAL INTEREST AND DIVIDENDS (Enter HERE and on reverse side—line 2)		

IF PREPARER IS OTHER THAN TAXPAYER

I HAVE PREPARED THIS RETURN BASED ON ALL OF THE INFORMATION OF WHICH I HAVE ANY KNOWLEDGE.

SIGNATURE OF PREPARER DATE PREPARER'S COMPLETE ADDRESS

IVE20
Classroom Activity D

TAX COLLECTION INFORMATION

PAYEE	DATE DUE	HELP AVAILABLE	% TAX
federal government	April 15 of following year	Internal Revenue Service. Accountants, Lawyers	varies from 12 - 60%
state government	April 15 of following year	State Tax Agency, Accountants, Lawyers	varies - PA is 2.2% in 1982
county/city government	April 15 of following year	County Tax Agency, Accountants, Lawyers	varies - usually around 1 - 2 %
county/city government - real estate taxes	usually in spring and/or fall	Local Tax Collector, Accountants, Lawyers	varies
federal government - social security tax	each paycheck	Local Social Security office	6.7% in 1982
state or local government sales tax	at time of sale	Seller computes tax owed	varies - PA is 6% in 1982

LANGUAGE ARTS FOR BEGINNERS

COMMUNITY RESOURCES

TEACHER PREPARATION B: The List of Sequence Questions is to be read to the students in *Classroom Activity* A. The class will listen to the tape in order to answer the questions.

LIST OF SEQUENCE QUESTIONS

1. After proving you are old enough to drive, what form will be given to you?
2. Who gives you the eye test?
3. On the same day as the eye test, what other test must you pass?
4. An application for a learner's permit is given to you next. Can you now learn to drive?
5. How many days do you have to pass the road test?
6. What items must be with you on the day you take the road test?
7. Name five skills you could be asked to do during the road test.
8. If you pass the test, when do you get your driver's license?
9. If you fail the test, what can you do?

TEACHER PREPARATION D: The Flash Cards should be copied for each pair of students. Students will use the cards for word recognition in *Classroom Activity* B and word meaning in *Classroom Activity* C.

TEACHER PREPARATION E: The Role-Play Sheet needs to be given to three students who will practice and then present the play to the class in *Classroom Activity* E.

TEACHER PREPARATION F: Make copies of the Sequence Picture pages and cut into cards for use as the *Demonstration of Competence*. Students will put the pictures into sequence.

ANSWERS F: Sequence Pictures

1. birth certificate
2. eye examination
3. person writing answers to a test at a desk
4. learner's permit
5. driving with another person in car
6. Trooper inspecting car
7. driving with State Trooper in car
8. driver's license

VA1
Classroom Activities B & C

FLASH CARDS

BIRTHDATE

CORRECTIVE LENS

ADDRESS

SIGNATURE

PHYSICIAN

MEDICATION

EXAMINATION

PHYSICAL

VA1
Classroom Activities B & C

glasses to help you see better	date you were born
your written name	where you live
medicine you take	doctor
body	check-up

VA1
Classroom Activity E.

ROLE PLAY

Testee: Hi. I'm here to take my driving test.

State Trooper: All right. May I have your learner's permit? Who came with you today?

Testee: Here he is, my brother.

State Trooper: (to brother) Are you a licensed driver?

Brother: Yes, sir. Here's my license.

State Trooper: I also need the registrationcard for the vehicle which will be driven during the test, and proof that the vehicle is insured.

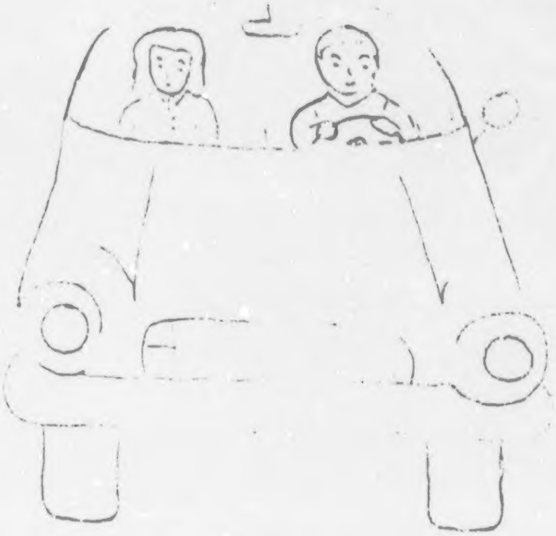
Testee: The car is right outside.

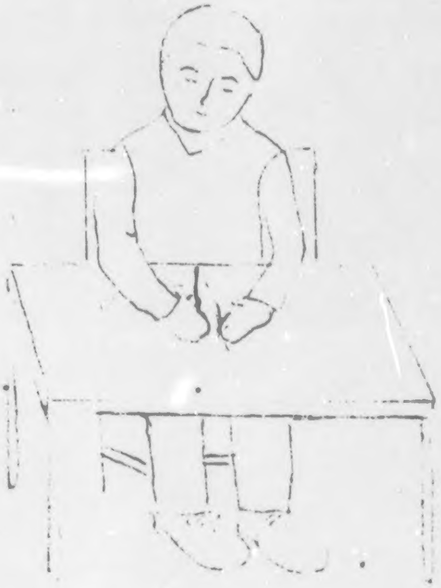
State Trooper: Okay. Let's go inspect the car to see if it's safe for you to drive during the road test.

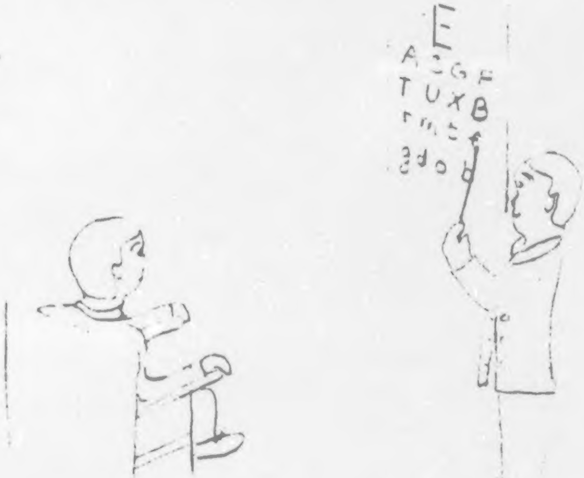
Testee and Brother: The car has to pass inspection? Oh no!

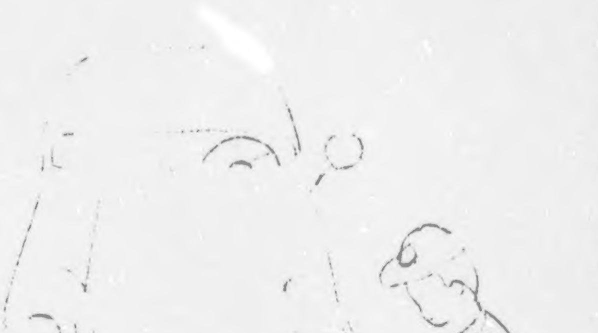
VA1
Demonstration of Competence

SEQUENCE PICTURES









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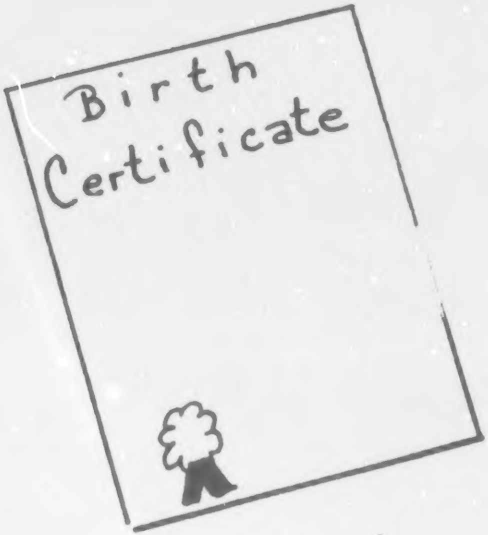
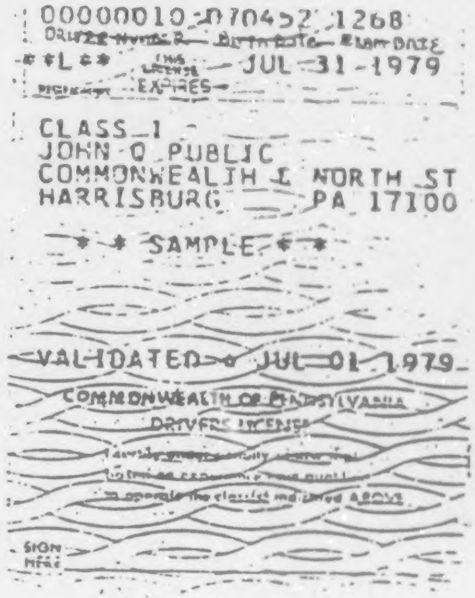


Birth Certificate



00000010 070452 1268
DRIVER NUMBER — BIRTH DATE — EXAM DATE
L THIS LICENSE EXPIRES — JUL-31-1979

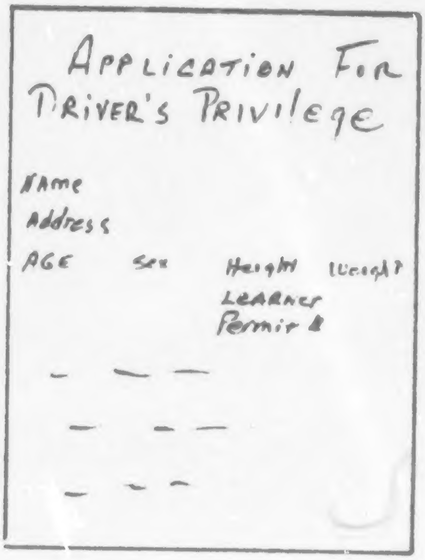
CLASS 1
JOHN Q PUBLIC
COMMONWEALTH 1 NORTH ST
HARRISBURG PA 17100

* * SAMPLE * *

VALIDATED JUL 01 1979
COMMONWEALTH OF PENNSYLVANIA
DRIVERS LICENSE

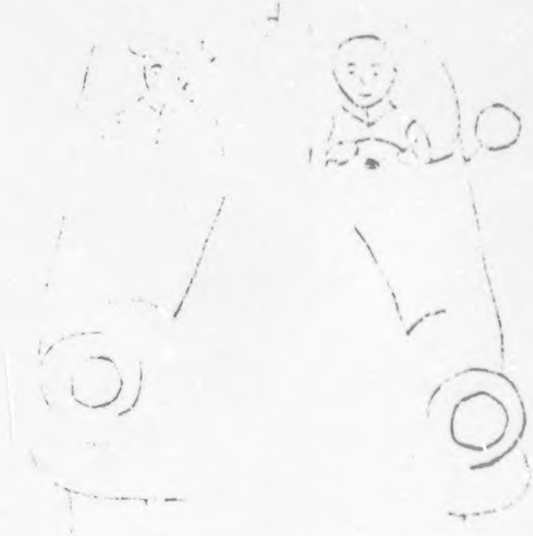
to operate the class(es) indicated ABOVE

SIGN HERE



APPLICATION FOR DRIVER'S PRIVILEGE

Name
Address
AGE Sex Height Weight
Learner Permit #



TEACHER PREPARATION C: The matching column exercise Vehicle Inspection Words is to be copied for each student for *Classroom Activity* E.

ANSWERS C: Vehicle Inspection Words

1. D
2. G
3. E
4. A
5. L
6. O
7. M
8. H
9. B
10. J
11. I
12. K
13. F
14. C
15. N

VA2
Classroom Activity E

VEHICLE INSPECTION WORDS

(Matching Columns)

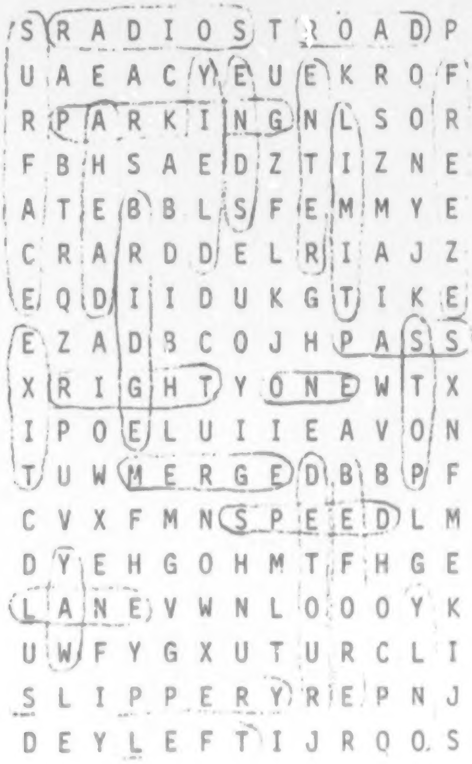
____	1.	inspection	A.	all the parts of a car
____	2.	regular	B.	take rain or snow off the front window
____	3.	driver's manual	C.	is no longer legal
____	4.	equipment	D.	getting a car's safety checked
____	5.	headlights	E.	tells rules of traffic and car ownership
____	6.	signal lights	F.	goes on car to prove car is safe
____	7.	taillights	G.	done at certain times
____	8.	stop lights	H.	tells when a drive is going to slow down or stop
____	9.	wipers	I.	stops the car
____	10.	windshield	J.	front window on a car
____	11.	brake	K.	takes gas and oil fumes out of the car's engine
____	12.	exhaust	L.	shine on dark road in front of a car
____	13.	sticker	M.	show a driver that a car is ahead of him at night
____	14.	expires	N.	says that a mechanic checked certain things on a car
____	15.	certificate	O.	tell when a drive is going to turn

TEACHER PREPARATION B: Use Road Sign Cards as a transparency master for use in *Classroom Activity* C.

TEACHER PREPARATION C: Make a transparency of the Word Wheel for use as *Classroom Activity* D.

TEACHER PREPARATION D: Make a copy of the Find-A-Word Puzzle for each student to use in *Classroom Activity* E.

ANSWERS D:

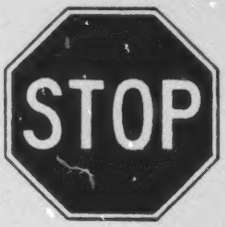


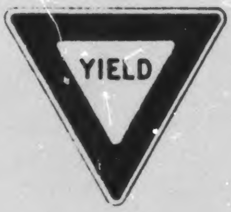
```
S R A D I O S T R O A D P
U A E A C Y E U E K R O F
R P A R K I N G N L S O R
F B H S A E D Z T I Z N E
A T E B B L S F E M M Y E
C R A R D D E L R I A J Z
E Q D I I D U K G T I K E
E Z A D B C O J H P A S S
X R I G H T Y O N E W T X
I P O E L U I I E A V O N
T U W M E R G E D B B P F
C V X F M N S P E E D L M
D Y E H G O H M T F H G E
L A N E V W N L O O O Y K
U W F Y G X U T U R C L I
S L I P P E R Y R E P N J
D E Y L E F T I J R Q O S
```

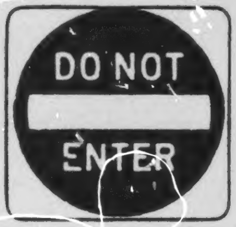
TEACHER PREPARATION E: Make a copy of the Road Sign Cards for each student. In *Classroom Activity F*, the teacher will give the meaning of the sign and the student will choose the correct picture.

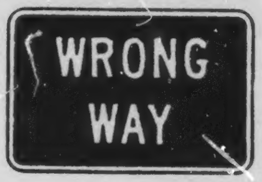
VA3
Classroom Activities C & F

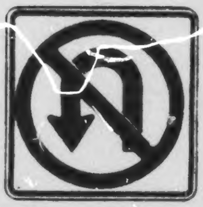
ROAD SIGNS

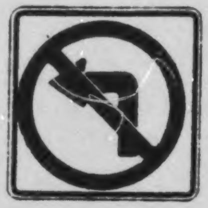


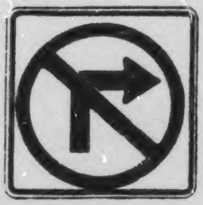


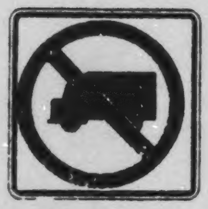

DO NOT
ENTER

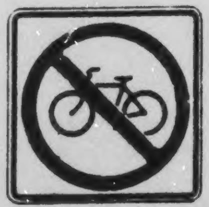


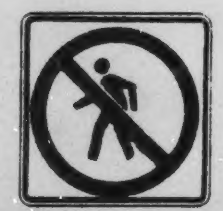






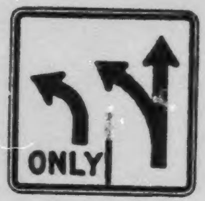


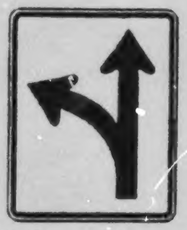


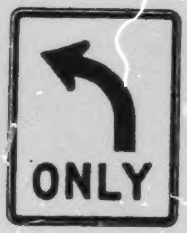


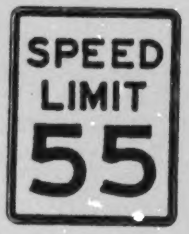
VA3
Classroom Activities C & F

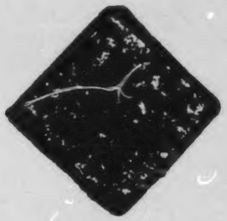
ROAD SIGNS

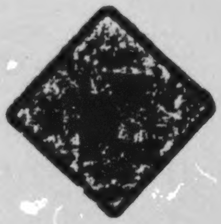


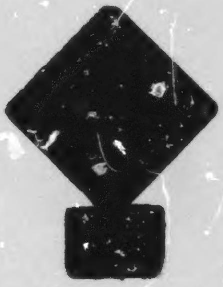


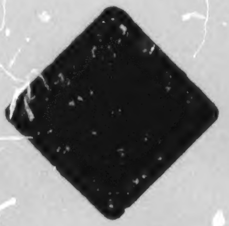


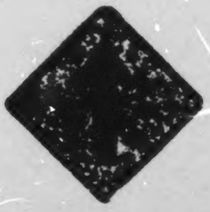

SPEED
LIMIT
55

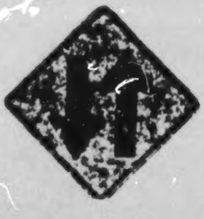






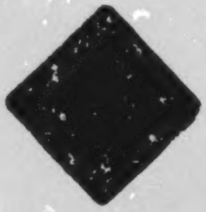


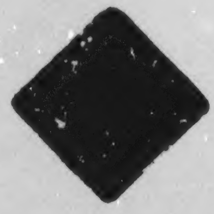


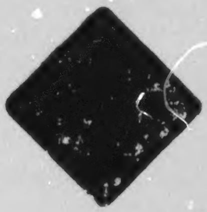


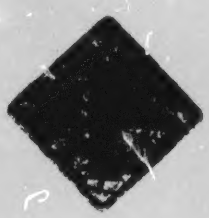
VA3
Classroom Activities C & F

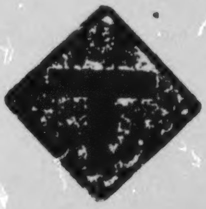
ROAD SIGNS

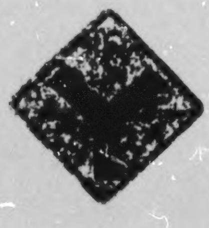


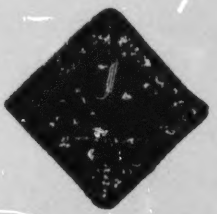


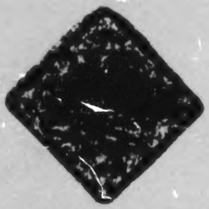


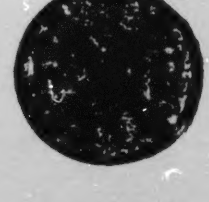


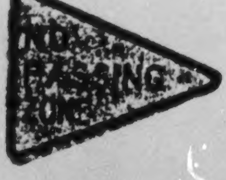






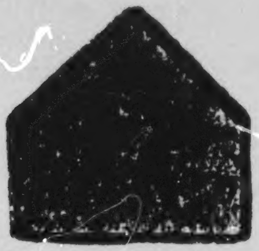


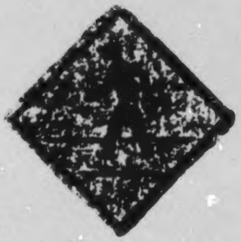


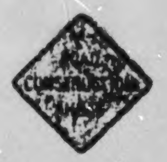

NO
PASSING
ZONE

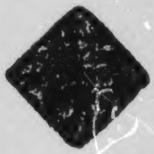
VA3
Classroom Activities C & F

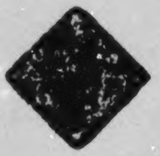
ROAD SIGNS

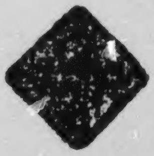


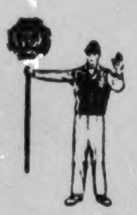


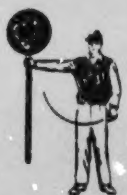


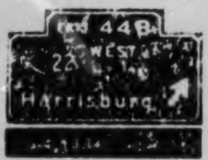




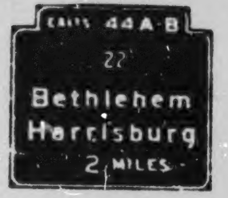


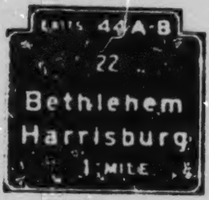





448
WEST
22
Harrisburg

ROAD SIGNS


EXITS 44A-B
22
Bethlehem
Harrisburg
2 MILES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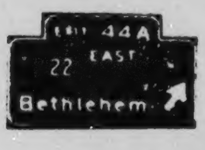
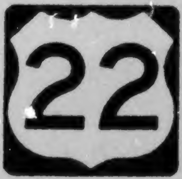
22
Bethlehem
Harrisburg
1 MILE


EXIT 44A
22 EAST
Bethlehem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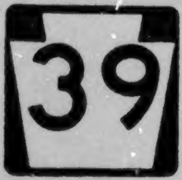
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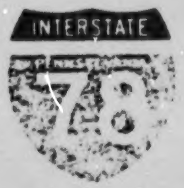
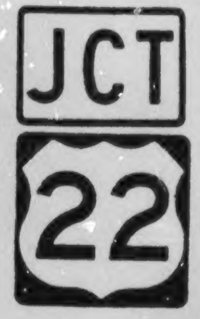
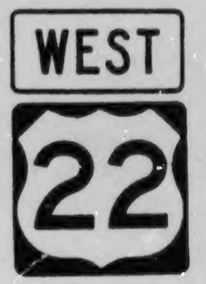
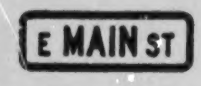
VA3
Classroom Activities C & F ROAD SIGNS


INTERSTATE
78



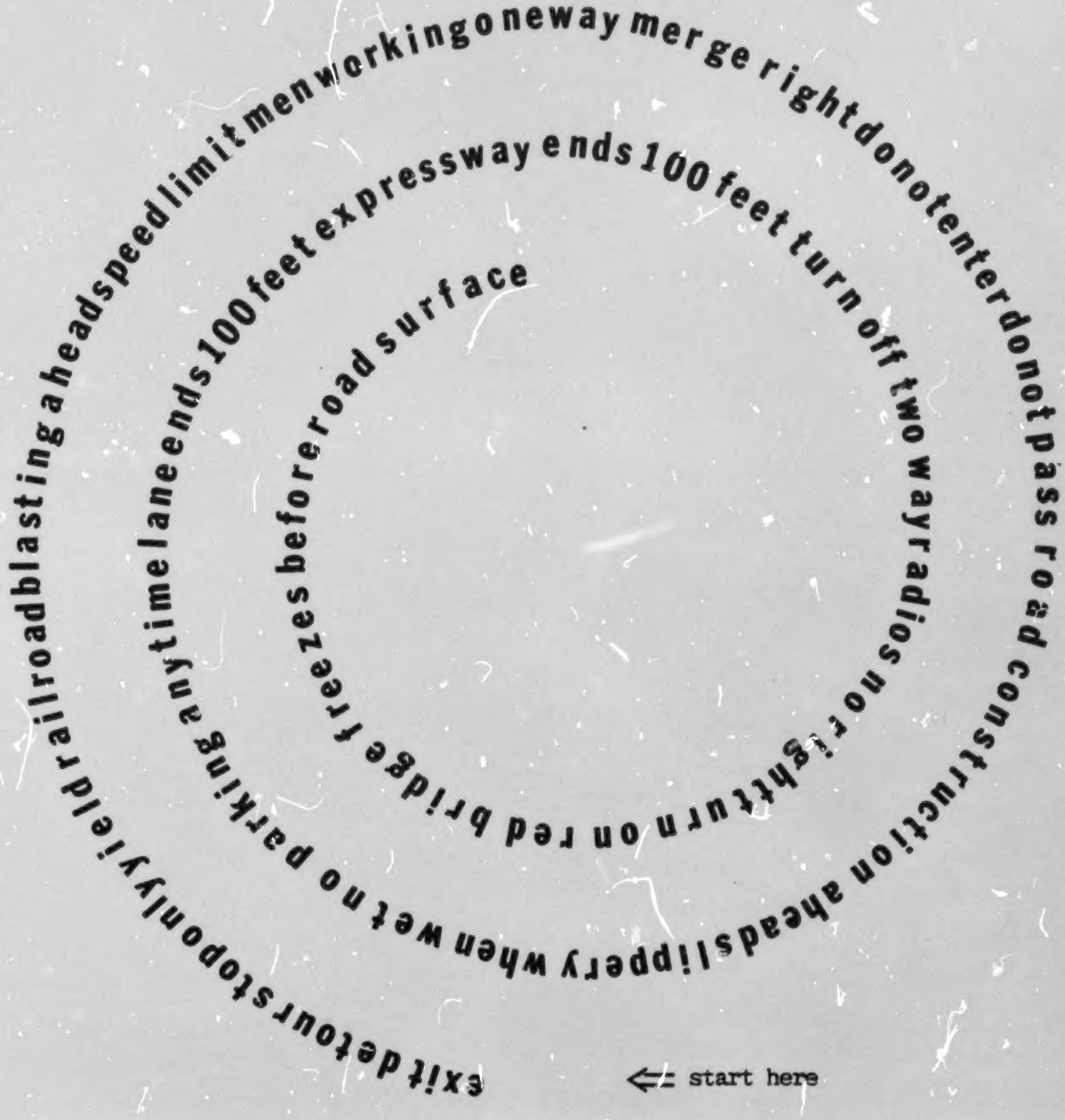




VA3
Classroom Activity D

WORD WHEEL

This Word Wheel starts with one word traffic signs and ends with five word traffic signs. Look for phrases as well as words!



exitdetourstoponlyyieldrailroadblastingaheadspeedlimitmenworkingoneway merge right donotenterdonotpass road construction aheadslippery when wet no parking anytimelaneends100feetexpressway ends 100 feet turn off two wayradios no right turn on red bridge freezes before road surface

⇐ start here

VA3
Classroom Activity E

FIND-A-WORD PUZZLE

Directions: Find and circle the following words in the puzzle. Words can be printed up, down, or across.

AHEAD
SPEED
LIMIT
ONE
WAY
DETOUR
PARKING
RIGHT
LEFT
TURN
PASS
STOP
ONLY
YIELD
SLIPPERY
BRIDGE
FREEZES
SURFACE
LANE
ENDS
BEFORE
ROAD
MERGE
ENTER
RADIOS
EXIT

S	R	A	D	I	O	S	T	R	O	A	D	P
U	A	E	A	C	Y	E	U	E	K	R	Q	F
R	P	A	R	K	I	N	G	N	L	S	O	R
F	B	H	S	A	E	D	Z	T	I	Z	N	E
A	T	E	B	B	L	S	F	E	M	M	Y	E
C	R	A	R	D	D	E	L	R	I	A	J	Z
E	Q	D	I	I	D	U	K	G	T	I	K	E
E	Z	A	D	B	C	O	J	H	P	A	S	S
X	R	I	G	H	T	Y	O	N	E	W	T	X
I	P	O	E	L	U	I	I	E	A	V	O	N
T	U	W	M	E	R	G	E	D	B	B	P	F
C	V	X	F	M	N	S	P	E	E	D	L	M
D	Y	E	H	G	O	H	M	T	F	H	G	E
L	A	N	E	V	W	N	L	O	O	O	Y	K
U	W	F	Y	G	X	U	T	U	R	C	L	I
S	L	I	P	P	E	R	Y	R	E	P	N	J
D	E	Y	L	E	F	T	I	J	R	Q	O	S

TEACHER PREPARATION E: The Road Map Match Game should be copied for each pair of students. Cut into cards and use in *Classroom Activity B*.

ANSWERS E: Road Map Match Game

Rd. = Road
St. = Street
Hwy. = Highway
Expy. = Expressway
Dr. = Drive
Ave. = Avenue
Sq. = Square
Pl. = Place
Pk. = Park
Ch. = Church
Hosp. = Hospital
P.O. = Post Office
Sch. = School
Tpk. = Turnpike

VA4
Classroom Activity B

ROAD MAP MATCH GAME

RD.	ST.
HWY.	EXPY.
DR.	AVE.
SQ.	PL.
PK.	CH.

VA4
Classroom Activity B

ROAD MAP MATCH GAME

HOSP.

SCH.

ROAD

HIGHWAY

DRIVE

P.O.

TPK.

STREET

EXPRESSWAY

AVENUE

VA4
Classroom Activity B

ROAD MAP MATCH GAME

SQUARE	PLACE
PARK	CHURCH
HOSPITAL	POST OFFICE
SCHOOL	TURNPIKE

TEACHER PREPARATION B: The Flash Cards are to be used by the whole class for word recognition in *Classroom Activity* B.

TEACHER PREPARATION C: Cut up the Travel Situation Cards to be used in the *Demonstration of Competence*.

ROUND-TRIP

HALF-FARE

DEPARTURE

RESERVATIONS

ARRIVAL

VA5
Classroom Activity B

FLASH CARDS

GATE

TRAIN

BUS

AIRPLANE

TICKET

FAMILY PLAN

ESTIMATED

COACH

FIRST-CLASS

TOURIST

VA5
Classroom Activity B FLASH CARDS

DINER CAR

STATION

AIRPORT

TRAVEL AGENT

PILOT

VA5
Classroom Activity B FLASH CARDS

CONDUCTOR

DRIVER

TRAVEL SITUATION CARDS

Your father is very ill. You want to go to Pittsburgh to see him.

You've always wanted to see Disney World. A friend who lives nearby has asked you to visit him sometime.

Your grandmother is coming to stay for a few weeks. She lives fifty (50) miles away. You will make travel arrangements for her.

Your grandfather is coming for a visit. He lives 1500 miles away. You will make travel arrangements for him.

You want to visit a nearby city to go outlet shopping.

You have just moved thirty (30) miles away from the Grand Canyon. You've heard it's beautiful. You want to see it but you have no car.

You have business to do in New York City, but you don't want to drive into the city itself.

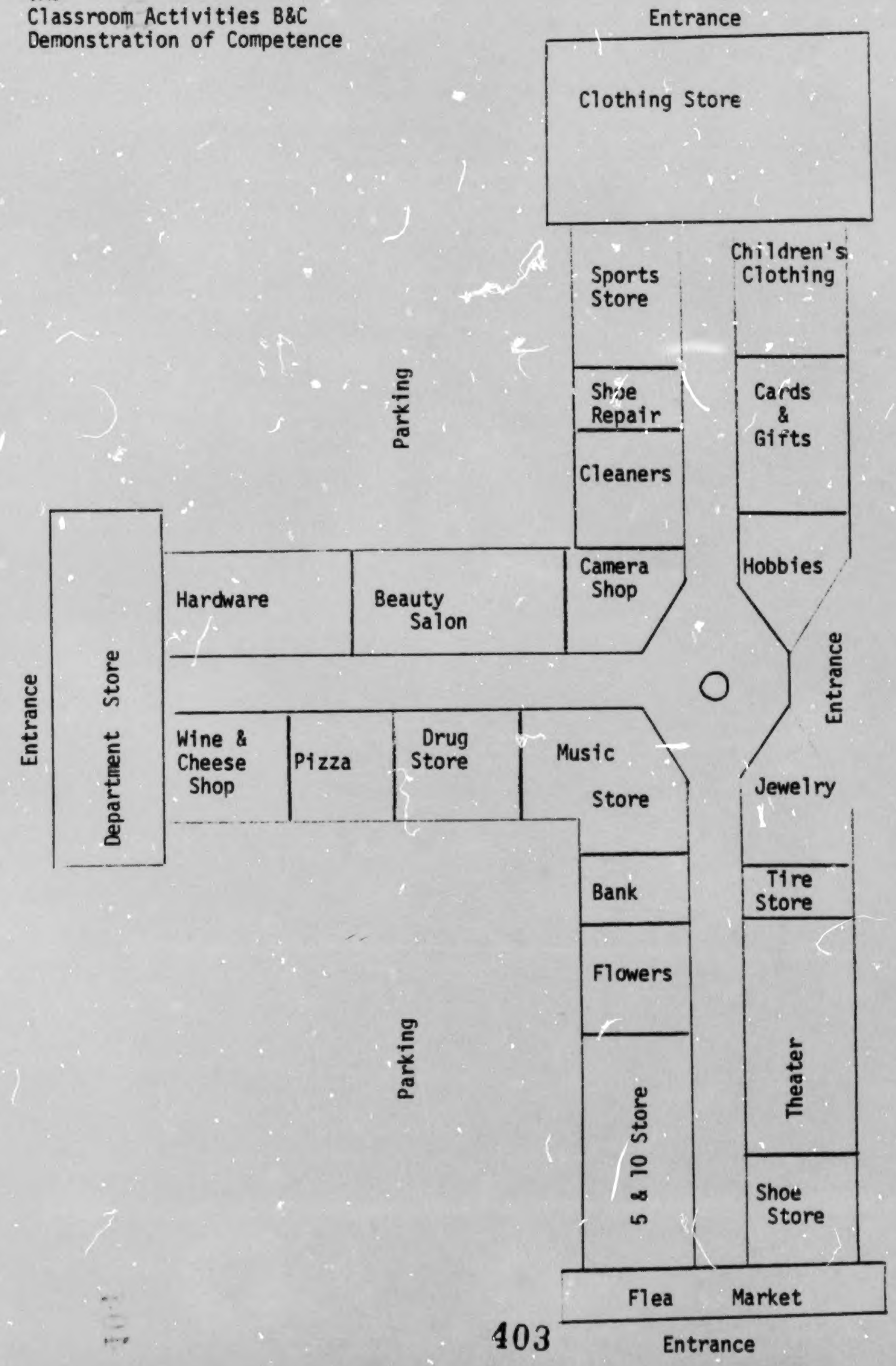
Your wife and three children, under seven (7) years old, are going to visit her mother in Arizona.

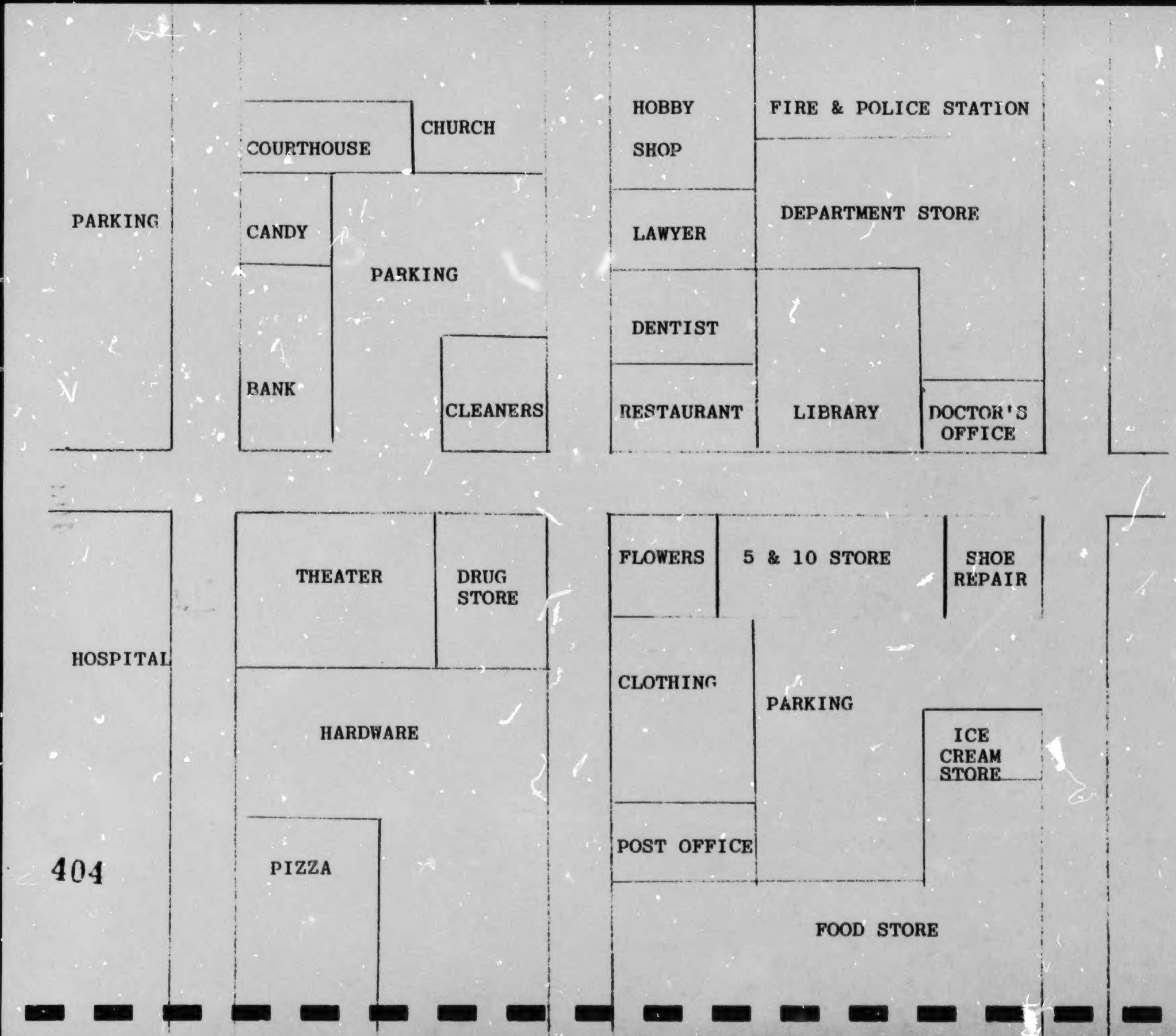
TEACHER PREPARATION B&C: Make a copy of the Mall and Downtown Maps for each student's use in *Classroom Activity C and Demonstration of Competence*. Also make a transparency of each map for use with the whole group in *Classroom Activity* B.

TEACHER PREPARATION D: Copy and cut Mall Errand Cards and Downtown Errand Cards. One of each will be given to each student for use in the *Demonstration of Competence.*

MALL MAP

VA6
Classroom Activities B&C
Demonstration of Competence


Entrance
Clothing Store
Sports Store
Children's Clothing
Parking
Shoe Repair
Cards & Gifts
Parking
Cleaners
Camera Shop
Hobbies
Hardware
Beauty Salon
Entrance
Entrance
Department Store
Wine & Cheese Shop
Pizza
Drug Store
Music Store
Jewelry
Bank
Tire Store
Flowers
Parking
Theater
Parking
5 & 10 Store
Shoe Store
Flea Market
Entrance


PARKING
COURTHOUSE
CHURCH
CANDY
PARKING
BANK
CLEANERS
HOBBY SHOP
FIRE & POLICE STATION
LAWYER
DEPARTMENT STORE
DENTIST
RESTAURANT
LIBRARY
DOCTOR'S OFFICE
HOSPITAL
THEATER
DRUG STORE
HARDWARE
PIZZA
FLOWERS
5 & 10 STORE
SHOE REPAIR
CLOTHING
PARKING
ICE CREAM STORE
POST OFFICE
FOOD STORE

VA6
Classroom Activities B&C
Demonstration of Competence

DOWNTOWN MAP

VA6
Demonstration of Competence

DOWNTOWN ERRAND CARDS

GET EASTER CANDY

PICK UP REPAIRED SHOES

CASH A CHECK

PAY A PARKING FINE

GET A SHIRT

SEE A MOVIE

PICK UP NEW HAMMER

RETURN LIBRARY BOOK

KEEP A DENTIST APPOINTMENT

VISIT A SICK FRIEND

BUY SCOTCH TAPE

MAIL A PACKAGE

VA6
Demonstration of Competence

MALL ERRAND CARDS

EAT LUNCH

BUY WRAPPING PAPER

BUY A CORSAGE

BUY JOGGING SHORTS

BUY NAILS

GET A HAIRCUT

PICK UP REPAIRED EARRING

BUY A BASKETBALL NET

GET SOME ASPIRIN

PICK UP CLEAN SHIRTS

GET DEVELOPED PICTURES

BUY A BOWTIE

TEACHER PREPARATION D: Make a copy of the Matching Columns for each student. The exercise will be done in *Classroom Activity* E.

ANSWERS D: Matching Columns

local calls	call which you must pay for
party line	you call another person who pays for the call
long distance call	you can call without being charged
collect call	operator makes sure the person you want to speak to is on the line before the charges start
person to person call	several homes have the same phone number
directory assistance	you call the operator to get a phone number
dial direct	3-digit number for an area larger than a town
operator	helps you with any kind of phoning problem
area code	you make a long distance call without operator help

TEACHER PREPARATION E: Duplicate and cut the Telephone Cards for use in the *Demonstration of Competence*. Blank cards have been provided for the teacher to add local calls.

VB8
Classroom Activity E

MATCHING COLUMNS

Draw a line from the word to the definition:

local call	call which you must pay for
party line	you call another person who pays for the call
long distance call	you can call without being charged
collect call	operator makes sure the person you want to speak to is on the line before the charges start
person-to-person call	several homes have the same phone number
directory assistance	you call the operator to get a phone number
dial direct	3-digit number for an area larger than a town
operator	helps you with any kind of phoning problem
area code	you make a long distance call without operator help

VB8
Demonstration of Competence

TELEPHONE CARDS

Children's Hospital
Philadelphia, PA

1-215-589-4065

Person-to-Person:
James Long

1-786-636-2671

Hilton Hotels

1-800-569-2000

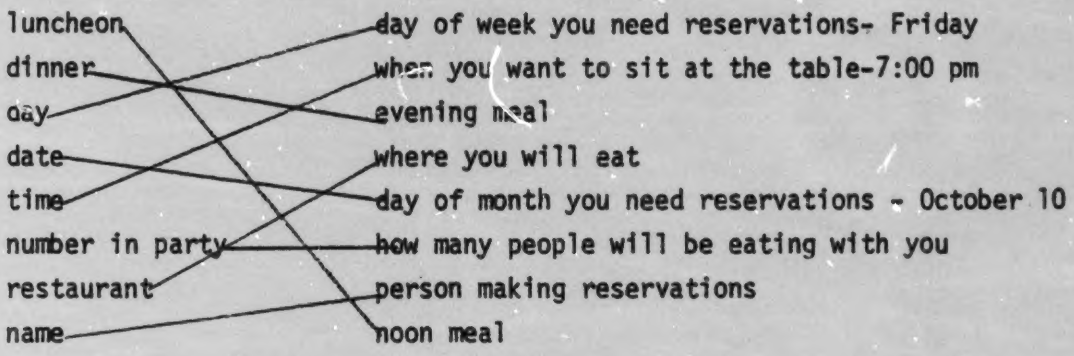
Call your mother collect

Call directory assistance for the 389 area code

Call a friend in a distant city

TEACHER PREPARATION B.1: Make a copy of the Dinner Reservation Words and Hotel Reservation Words for each student. These pages will be put at the Learning Stations for student use in *Classroom Activity* C.

ANSWERS B.1: Dinner Reservation Words


luncheon
dinner
day
date
time
number in party
restaurant
name
day of week you need reservations- Friday
when you want to sit at the table-7:00 pm
evening meal
where you will eat
day of month you need reservations - October 10
how many people will be eating with you
person making reservations
noon meal

Hotel Reservations Words

1. D
2. J
3. B
4. F
5. L
6. G
7. I
8. C
9. A
10. H
11. E
12. N
13. M
14. K

TEACHER PREPARATION B.4: Make a copy of Checklist for each student. These pages can be cut in half and put at the Learning Stations for student use in *Classroom Activity* C.

VB9
Classroom Activity C

DINNER RESERVATION WORDS

Draw a line from the word to its definition:

LUNCHEON	day of week you need reservations-Friday
DINNER	when you want to sit at the table-7:00 pm
DAY	evening meal
DATE	where you will eat
TIME	day of month you need reservations-October 10
NUMBER IN PARTY	how many people will be eating with you
RESTAURANT	person making reservations
NAME	noon meal

VB9
Classroom Activity C

HOTEL RESERVATION WORDS

____ 1.	ARRIVE	A. breakfast is included in the room rate
____ 2.	DEPART	B. two people in one room
____ 3.	DOUBLE OCCUPANCY	C. two or more rooms
____ 4.	SINGLE OCCUPANCY	D. day you will get to the hotel
____ 5.	FAMILY PLAN	E. money paid ahead of time to keep the room for you
____ 6.	ROOM RATES	F. one person in one room
____ 7.	CITY	G. how much it costs to stay in the hotel
____ 8.	SUITE	H. no meals are included in the room rate
____ 9.	CONTINENTAL PLAN	I. where the hotel is located
____10.	AMERICAN PLAN	J. day you will leave hotel
____11.	DEPOSIT	K. latest time you can stay in the room when you leave
____12.	CONFIRMATION	L. children sometimes get reduced rates or are free
____13.	CHECK-IN TIME	M. earliest time you can get into the room when you arrive
____14.	CHECK-OUT TIME	N. note hotel sends ahead of time saying you have the room

VB9
Classroom Activity C

DINNER RESERVATION CHECKLIST

Are you ready to give the following information?

time for lunch or dinner?
day?
date?
time?
number of people in party?
your name?

HOTEL RESERVATION CHECKLIST

Are you ready to give or ask the following information?

city?	you give
when arrive?	
when depart?	
double/single/family rates?	you ask for
continental/American plan?	
deposit necessary?	
confirmation sent?	

TEACHER PREPARATION B: Use the pictures of Emergency Situations to stimulate role-play in *Classroom Activity* E. Make a copy of the pictures for each pair of students.

ANSWERS B: EMERGENCY SITUATIONS

1. Choking in a restaurant
2. Bleeding from head wound
3. Fire in a basement
4. Child lying in street
5. Burglar entering house
6. Child drinking from a bottle marked poison

TEACHER PREPARATION C: Make a copy for each student of the Emergency Information List. Students will use the list in *Classroom Activities* D&E.

TEACHER PREPARATION D: Read the List of Emergency and Non-Emergency Situations to the class in *Classroom Activity* A. Students will turn non-emergencies into emergencies in *Classroom Activity* B and will report them in *Classroom Activity* C.

LIST OF EMERGENCY AND NON-EMERGENCY SITUATIONS

1. You hear glass breaking and footsteps downstairs. You thought you were alone.
2. Your daughter has a bad cold.
3. There's a car accident in front of your house.
4. A neighbor is burning trash.
5. Your husband falls down the icy porch steps and is knocked out.
6. Your niece is five years old. She just drank some bleach.
7. Your son had a fight. He has a black eye and a bloody nose.
8. Smoke is pouring out of the next door house's bedroom window.
9. Some guy has been standing on the street corner for forty-five minutes.
10. You hear a car engine running in your neighbor's garage.
11. Your wife goes into labor.

EMERGENCY INFORMATION LIST

1. There's an emergency.

2. Tell what kind of emergency.

3. Give the address where help is needed.

4. Tell what help has already been given.

5. Give your name.

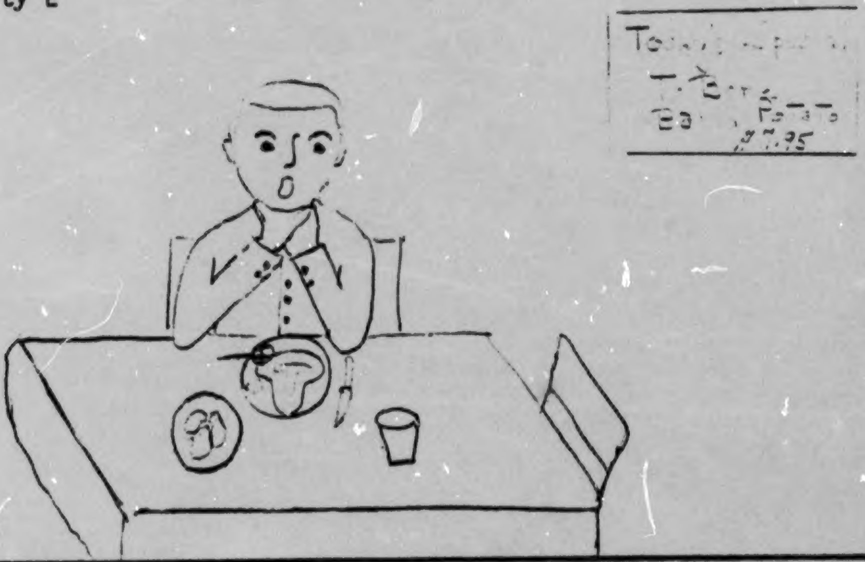
6. Give your telephone number.

EMERGENCY SITUATIONS

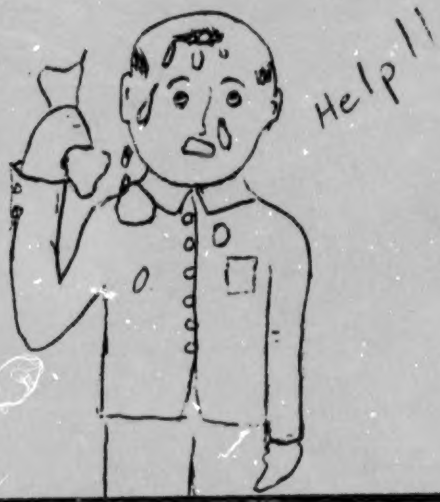
VB10

Classroom Activity E

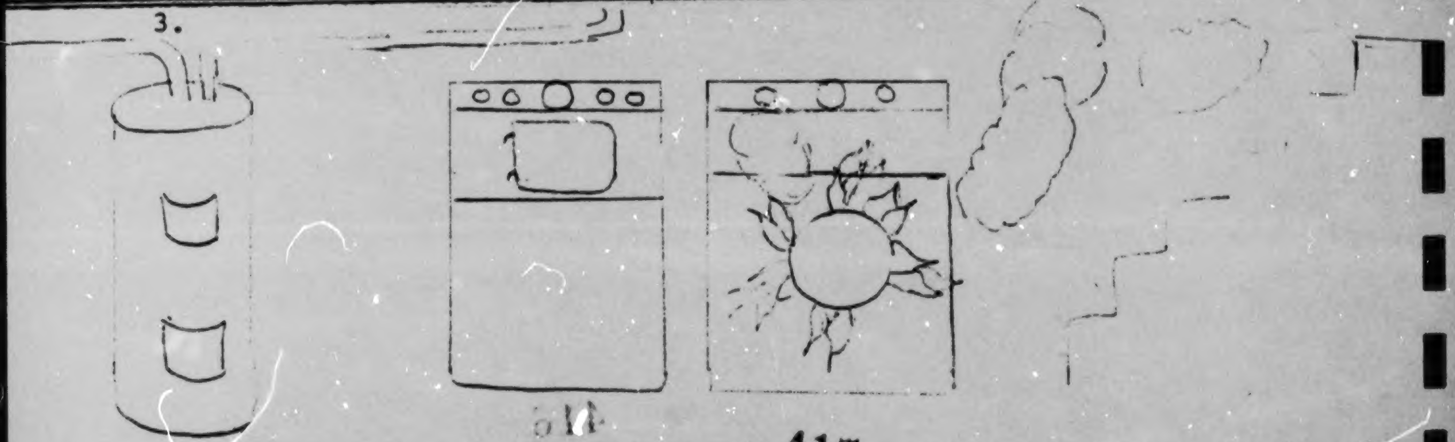
1.


Today's Special
T-Bone
Baked Potato
$7.95

2.



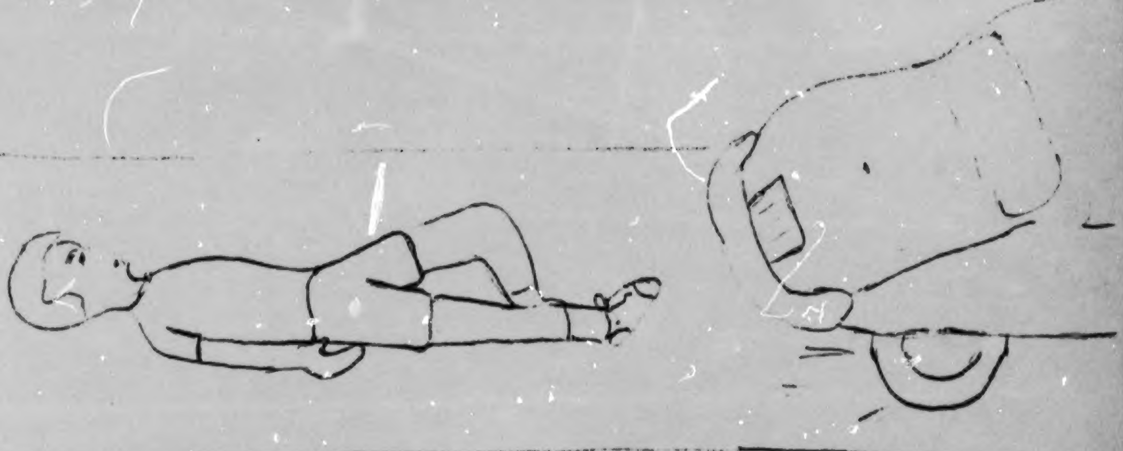
3.



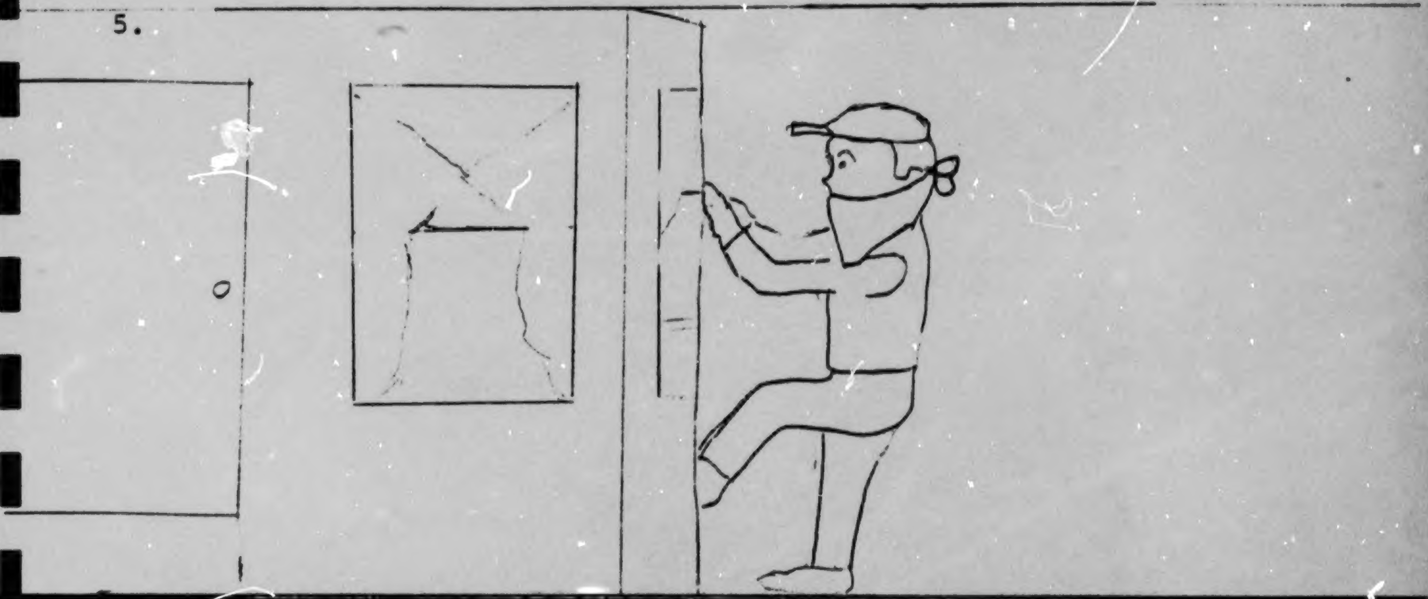
EMERGENCY SITUATIONS

VB10
Classroom Activity E

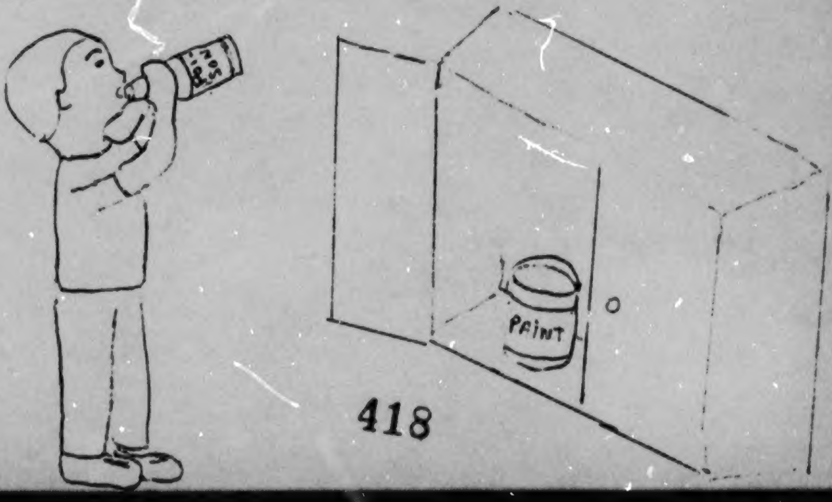
4.



5.



6.



TEACHER PREPARATION A: Make copies of the sample Menus so students can look at them in *Classroom Activity* A.

TEACHER PREPARATION B: Copy and use the Meal Orders in *Classroom Activity* C. Students will determine the cost of each meal.

ANSWERS B: MEAL ORDERS

1.	Haydn Zug's	Total $24.20
2.	Kreider's	Total $ 5.24
3.	Your Place	Total $2.95

TEACHER PREPARATION C: Make a copy for each pair of students to prepare for the Concentration Game in *Classroom Activity* B.

HAYDN ZUG'S

Appetizers

Mushrooms Lugannaise-3.95
stuffed with ground filet, finished with tomato sauce and cheese

Mussels Marinara-3.25
fresh Chesapeake mussels in marinara sauce

Escargot Creole en Croute-4.25
served in a spicy red shrimp sauce

Oysters Rockefeller-3.95
baked with spinach and mornay sauce

Quiche du jour- 3.95

Clams Casino-5.25

Macédoine of Fresh Fruits-2.50
with orange liqueur

Smoked Salmon- 6.50
served with an herb, cucumber and cream cheese sauce

Camembert en Croute- 3.95
ripe camembert cheese baked in puff pastry

Shrimp Tempura- 5.95
fried in beer batter

Soups

Soup du jour- 2.25

Cheesey Chowder- 2.50
a rich cheddar cheese and vegetable chowder

Baked Onion Soup au Gratin- 3.25

Salads

Garden Salad- 2.25

Spinach Salad- 2.50
served with hot bacon dressing

Marinated Mushroom Salad- 2.75

Entrees

Shrimp Orleans- 12.75
jumbo shrimp stuffed with crabmeat baked with cheese and served over wild rice

Veal Amaretto- 13.95
sauteed medallions of veal with a cream, almond and amaretto liqueur sauce

Tournedos Chasseur - 15.50
sauteed medallions of tenderloin in a rich tarragon seasoned sauce with mushrooms

Buttered Boston Scrod - 11.50
baked scrod with a sherried crumb coating

Fresh Broiled Fish of the day - 10.75

Roast Duckling Chambord - 11.95
glazed with black raspberry liqueur

Veal Swiss - 13.50
medallions of veal in a madeira wine sauce finished with Jarlsberg cheese

Chicken Marinara on Spinach Noodles - 9.95
boned chicken breast sauteed and seasoned with Italian spices on noodles

Rack of Lamb Dijonnaise - market fare
baked with Dijon mustard and seasoned breadcrumbs

Sherried Chicken Sherrill - 10.50
boned chicken breast filled with a bouquet of vegetables baked in puff pastry

Paella - 15.95
petite lobster tail, crab claw, shrimp, chicken, scallops and mussels on seasoned rice

Loin of Pork Williamsburg - 10.95
with apple-nut stuffing served with a fruit dumpling

Filet of Beef Allouette - 15.95
sauteed medallions of tenderloin with a peppery cheese sauce and mushrooms

Swordfish with Tomato Butter - 14.95
grilled swordfish steak with a light tomato and anchovie butter sauce

Venison Rosselli - 15.95
medallions of venison sauteed with a blackberry brandy sauce, garlic and mushrooms

Broiled Filet Mignon - Maitre d'Hotel - 16.95
center cut tenderloin with seasoned butter

HAYDN ZUG'S

House Wines

Robert Mondavi Table Wines - White, Red and Rose.
Nissley Vineyards - Millrace White.
& Rhine, Sauterne and Lambrusco

glass - 2.25
half carafe - 5.00
carafe - 10.00

We invite you to ask for our list of vintage wines

Beer

draught - 1.00
domestic - 1.50
imported - 2.00

soda - 1.00

Andrew S. Youndt - chef
Steven A Kirkessner - scus chef

your hosts
Richard and Sherrill Eggleston

VB11
Classroom Activity A

HAYDN ZUG'S

SAMPLE MENUS

KREIDER'S DINING SPECIALTIES

SOUP OF THE DAY	Cup .75	Bowl ... .85
GRILLED HAM STEAK *Garnished with Pineapple Ring*		4.75
ROAST BEEF *Tender slices of Roast Beef*		4.55
GOLDEN FRIED CHICKEN *Young tender Chicken fried to a golden brown*		3.99
GROUND BEEF STEAK *Cooked juicy and tender and, if you prefer, with mushroom gravy*		3.75
TENDER BEEF LIVER *with Onion*		3.35
TENDER BEEF LIVER *with Bacon*		3.75
DELICIOUS SHRIMP *Deep Fried Shrimp served with Cocktail Sauce*		5.15
NATURAL CUT FILET OF HADDOCK *Batter Dipped and Deep Fried*		3.80
CHICKEN BREAST STRIPS *Strips of Tender Breast Meat lightly breaded and Deep Fried*		3.65

All dinners served with dinner roll and butter plus your choice of two (2) of the following:

Today's Vegetable
French Fries
Mashed Potatoes

Baked Potato
Potato Salad
Cole Slaw

Cottage Cheese
Jello Salad
Tossed Salad

Chow Chow
Applesauce
Fruit Cup w/Sherbet
(25¢ extra)

— 60¢ when ordered separately —

REFRESHING SALAD CORNER

STUFFED TOMATO PLATTER 2.55
Tomato stuffed with chicken salad or tuna salad, served with cottage cheese on lettuce and Texas toast.

CHEF'S SALAD
Strips of Ham, Turkey and Cheese; wedges of tomato and egg served on bed of lettuce.
Lg. 3.15 Sm. 2.35

TUNA OR CHICKEN SALAD BOWL
Our homemade chicken or tuna salad on tossed greens, garnished with tomato wedges.
Lg. 2.89 Sm. 2.29

DRESSINGS
Thousand Island, French
Bleu Cheese — 15¢ extra

SPECIAL A LA CARTE

Cottage Cheese with pineapple ring	1.49
French Fried Onion Rings	.95
French Fried Mushrooms	.95

FOR LITTLE PEOPLE

All Children's Platters served with French Fries, small beverage and Junior Sundae

HOT DOG	1.95
GRILLED CHEESE	1.80
HAMBURGER	2.65
SMALL LAD'S HAM PLATTER	2.70
STRIPS OF CHICKEN BREAST	2.85

— For ages 10 and under —
15¢ extra for any Substitution
Including Specials

KREIDER'S SANDWICH BOARD

HOT ROAST BEEF LUNCHEON *with mashed potatoes and our special gravy*	3.25
HOT ROAST TURKEY LUNCHEON *with mashed potatoes and our special gravy*	3.25
HOT ROAST PORK LUNCHEON *with mashed potatoes and our special gravy*	3.25

TRIPLE DECKER SANDWICHES

All Jumbo Club Sandwiches include bacon, lettuce and tomato, on white or whole wheat toast and are served with chips and sherbet.

HAM CLUB	3.25
TURKEY CLUB	3.25
CHICKEN SALAD CLUB	3.10
TUNA SALAD CLUB	3.10

CHEESEBURGER DELUXE PLATTER *Bacon and mushrooms, served with cole slaw and French Fries*	3.10
DELUXE SANDWICH ONLY	2.15

SANDWICHES

HOT

Hamburger (¼ lb.)	1.40
Cheeseburger (¼ lb.)	1.55
Hot Roast Beef	1.75
Bar-B-Q Beef	1.75
Roast Pork	1.65
Bar-B-Q Pork	1.65
Hot Ham and Cheese	1.75
Hot Dog	.95
Fish	1.55
Grilled Cheese	.95
Grilled Ham and Cheese	1.75

COLD

Bacon, Lettuce & Tomato	1.45
Chicken Salad	1.50
Tuna Salad	1.55
Ham and Swiss Cheese	1.75
Sliced Turkey	1.90

All sandwiches are served with chips and pickle on white or whole wheat bread.

LOW CAL PLATTER *¼ lb. ground beef patty served with Cottage Cheese & tomato slices*	2.25

Sandwich Extras

Onion	5¢	Tomato	15¢
Lettuce	5¢	Texas Toast	35¢
Cheese	15¢		

KREIDER'S HOMEMADE ICE CREAM FAVORITES

DELUXE SUNDAES

All sundaes are served with Vanilla ice cream.
Custom made sundaes are 20¢ extra.

Peanut Butter Cup	1.60
Hot Fudge	1.40
Caramel (hot)	1.40
Chocolate	1.30
Pineapple	1.40
Cherry Jubilee	1.30
Strawberry	1.30
Chocolate Marshmallow	1.50
Banana Fudge Royale	1.65
Extra Toppings	25¢
Buttered, Roasted, Salted Almonds, or Pecans	25¢
Chopped Peanuts	15¢

Swiss Chocolate Almond	1.65
Choc.-Marsh.-Peanut	1.65
Peanut Butter	1.40
Creme de Menthe	1.30
Maple Walnut	1.50
Dusty Road	1.50
Praline Pecan	1.65
Luncheon Sundae (Any above made with 1 dip ice cream, except Peanut Butter Cup, Swiss Chocolate Almond, Chocolate Marshmallow Peanut, or Praline Pecan, which are $1.25, and Banana Fudge Royale, which is not available.	1.05

OLD FASHIONED BANANA SPLIT	1.95
A big dip of Vanilla covered with Pineapples *A big dip of Chocolate drenched with Chocolate Sauce* *A big dip of Strawberry topped with Strawberries* *Waves of Whipped Cream, Nuts, and Banana*	
Custom Made	20¢ extra
SUPER SUNDAE	2.99
6 dips of your favorite ice cream with 1 banana, chocolate sauce, strawberries, pineapples, marshmallow, whipped cream, crushed nuts - Served with 2 spoons	
THE SAMPLER	1.35
4 flavors of your favorite ice cream	
MILKSHAKES *(with Malt - 10¢ extra)*	
Creamy double dip	.95
Creamy triple dip	1.05
OLD FASHIONED ICE CREAM SODAS	.95
1 dip of ice cream floating in rich, smooth syrups & sparkling soda, with clouds of whipped cream and cherry	
"BLACK & WHITE" COW	.95
Vanilla or chocolate ice cream floating in a glass of old fashioned root beer topped with a blanket of whipped cream and a cherry	
PIE OF THE DAY	.80
PIE A LA MODE	only 45¢ extra

CONES ARE FOR TAKE-OUT ONLY

SAMPLE MENUS

KREIDER'S

BEVERAGES

MILKSHAKES................ .95
Vanilla, Chocolate, Mocha, Strawberry, Cherry and Raspberry.
Malted - 10¢ extra.

FARM FRESH ICE COLD MILK
Glass .35 & .50 Pitcher 1.00

RICH CREAMY CHOCOLATE MILK
Glass .40 & .55 Pitcher 1.25

ICED TEA (presweetened) .40, .50, .60

COKE, TAB, SPRITE,
ROOT BEER, HI C ORANGE
Large *(Best Value)*............ .65
Medium .... .55
Small..................... .45

FRESH BREWED COFFEE .... .30
With refill

SANKA..................... .30

HOT TEA .... .30

HOT CHOCOLATE............ .40
With whipped cream

Water Served Upon Request

ICE CREAM FLAVORS

Vanilla
Chocolate
French Vanilla
Strawberry
Mint Chocolate Chip
Coffee
Buttered Almond
Buttered Pecan
Maple Walnut
Butter Crunch
Pineapple
Orange Pineapple
Coconut Pineapple
Teaberry
Black Raspberry
Black Cherry
Straw. Cheesecake
Brownie Nut Fudge
Cookies 'n' Cream
Apple Strudel
Peanut Butter Marble
Peanut Butter Cup
Tin Roof Sundae
Choc. Marshmallow
Cherry Vanilla
Chocolate Almond
Rocky Road
Mocha Chip
Chocolate Chip
Praline Pecan
German Choc. Cake
Peppermint Stick
(In Season)

SHERBETS

Orange
Lemon
Black Raspberry
Lime
Apricot
Red Raspberry
Pina Colada

Dish of Kreider's
Homemade Ice Cream

Your Place® Specialties

Sandwiches

Subs

	Half	Whole
Regular	$1.85	$3.70
Italian	2.00	4.00
**Ham	2.05	4.10
Turkey	2.05	4.10
Tuna	2.05	4.10
Beef	2.50	5.00
Meatball	1.95	3.90
Hamburger	2.00	4.00
Cheeseburger	2.25	4.50
Cheese	1.85	3.70

Rounders

**Hot Ham & Cheese	$2.05
Hot Beef	2.20
Hamburger	1.25
Cheeseburger	1.50
Grilled Cheese	1.25
Bacon, Lettuce & Tomato	1.50

Salads

Fresh Fruit (when in season)	$3.95
Chef's Salad	3.95
Italian Chef's Salad	3.95
Crispy Tossed Salad	1.00
Tuna Salad	2.50

(onions available on request no extra charge)

**Imported Picnic Ham * Chopped Ham

FOR ADDED PLEASURE . . . TRY
Chilled Wine - glass/carafe
Ice Cold Beer - draught/pitcher
or Your favorite cocktail

Beer Liquor Pizza Subs Steaks
Your Place
RESTAURANT & CARRY-OUT SERVICE

Stromboli

. . . made with: *Ham, American Cheese, Salami, Mozzerella Cheese, Mustard, Sausage, and Italian Spices, all wrapped and baked in: Fresh Pizza Dough

Stromboli	$4.25	mini-Boli℠	$2.30
Sauce	.60¢	Sauce	.35¢

Your Place® Pizza

All the Extras are included in this special pizza. (anchovies on request only no charge)

Small $6.39 Large $8.39

Your Place® Pan Pizza

Deep dish pizza at its very best.
All extras of your choice $1.00 each.
Please allow extra time for preparation.
$4.95

Your Place® Sub

A special mixture of meats and cheese make this a very special sub

Half $2.60 Whole $5.20

Your Place® Italian Steak Sub

Blended with onions & Italian seasoning . . . Extra charge for cheese, tomatoes, mushrooms, lettuce, onions & peppers.

Half $2.25 Whole $4.50

Steak and Sandwich Extras

	Half	Whole
Cheese	25	50
Tomatoes	20	40
Mushrooms	25	50
Lettuce	05	10
Onions	05	10
Peppers	05	10

Fresh Dough Pizza

Small	Extras	Large
$3.50		$4.50
$ .75	Pepperoni	$1.00
$ .75	Sausage	$1.00
$ .75	Mushrooms	$1.00
$ .75	Anchovies	$1.00
$ .75	**Ham	$1.00
$ .75	Extra Cheese	$1.00
$ .75	Hamburger	$1.00
$ .75	Onions	$1.00
$ .75	Green Peppers	$1.00

Soup of the Day	Cup .75¢	Bowl $1.00
Homestyle Chili	Cup $1.00	Bowl $1.25

Your Place® Bar-B-Q Ribs

(Prepared in our own unique Bar-B-Q sauce and served with French Fries)

Half Rack . . . . $3.75 Full Rack $6.75

Your Place® French Fries

Crispy Delicious 75¢

Coca-Cola

Coke or 7 Up
Depending on location

7up

Thank You for Your Visit!

For Carry-Out & Restaurant Convenience or To have your food ready when you arrive

Lancaster (Fruitville Pke.) CALL: 569-5953

VB11
Classroom Activity B

CONCENTRATION GAME

CHEF	COOK	GOOD/AGED/SPECIAL
VINTAGE	PAY SEPARATELY	BEGINNING OF MEAL
A LA CARTE	MAIN COURSE	DRINKS
APPETIZER	SPECIAL	WITH ICE CREAM
ENTREE	SOUP OF THE DAY	LARGE

VB11
Classroom Activity B

CONCENTRATION GAME

BEVERAGES	LIGHT SAUCE OVER MEAT OR VEGETABLES	BONELESS
DELUXE	ASK FOR THE PRICE	SMALL
A LA MODE	ROUND PIECES	SLICE
SOUP DU JOUR	COFFEE-FLAVORED	IF YOU ASK FOR IT
JUMBO	LUNCH	DO NOT EAT AT THE RESTAURANT

VB11
Classroom Activity B

CONCENTRATION GAME

GLAZED	PITCHER HOLDING ABOUT 6 GLASSES OF WINE	FILET
BONED	MOCHA	UPON REQUEST
MARKET FARE	LUNCHEON	TAKE-OUT
PETITE	CARAFE	
MEDALLIONS		

MEAL ORDERS

1. HAYDN ZUG'S

Macédoine of Fresh Fruits
Baked Onion Soup
Garden Salad
Veal Amaretto
Glass of Wine

TOTAL -

2. KREIDER'S

Fried Chicken
French Fried Onion Rings
Coffee

TOTAL -

3. YOUR PLACE

Meatball Sandwich - Half
Tossed Salad

TOTAL -

TEACHER PREPARATION B: The following List of Outpatient Services is for teacher use in *Classroom Activity* A. Because local hospitals differ in services, the teacher should check to make sure which of the listed services are offered locally.

LIST OF OUTPATIENT SERVICES

1. emergency room
2. behavioral medicine - psychological counseling
3. blood bank (donors)
4. cardiology - heart
5. cardiovascular laboratory - heart and blood system
6. preparation for childbirth classes
7. Cesarean classes - non-vaginal childbirth
8. Spanish-speaking childbirth classes
9. dental services
10. diagnostic screening
11. EEG - electroencephalogram - brain
12. EKG - electrocardiogram - heart
13. EMG - electromyography - nerve damage in body
14. laboratory
15. mobile intensive care unit
16. natural family planning - natural birth control
17. nutrition counseling
18. occupational therapy
19. physical therapy
20. poison control center
21. adult medicine clinic
22. hemophilia center
23. pediatric service -children
24. podiatric service - feet
25. pre-natal service - pregnant women
26. high risk pre-natal service
27. psychiatric day treatment
28. psychiatric outpatient service mental disorders
29. sexually transmitted disease center - venereal diseases
30. short procedure unit - minor surgery
31. speech pathology and audiology - speech and hearing
32. substance abuse-counseling for alcoholism and drug abuse
33. wellness center - physical fitness
34. x-ray

continued----

TEACHER PREPARATION C&D: Use the Concentration Game Cards for word recognition in *Classroom Activity* B. Make one extra set to cut up for the Fishbowl in *Classroom Activity* C.

TEACHER PREPARATION E: Copy the Local Hospitals Puzzle for each student's use in *Classroom Activity* D.

VC13
Classroom Activity B & C

CONCENTRATION GAME
&
FISHBOWL GAME

EMERGENCY	EMERGENCY
BLOOD BANK	BLOOD BANK
CHILDBIRTH	CHILDBIRTH
DENTAL	DENTAL
EEG	EEG
EMG	EMG

VC13
Classroom Activities B & C

CONCENTRATION GAME
&
FISHBOWL GAME

INTENSIVE	INTENSIVE
OCCUPATIONAL	OCCUPATIONAL
PHYSICAL	PHYSICAL
HEMOPHILIA	HEMOPHILIA
PODIATRIC	PODIATRIC
PSYCHIATRIC	PSYCHIATRIC

CONCENTRATION GAME
&
FISHBOWL GAME

TRANSMIT	TRANSMIT
AUDIOLOGY	AUDIOLOGY
SUBSTANCE	SUBSTANCE
BEHAVIORAL	BEHAVIORAL
CARDIOLOGY	CARDIOLOGY
CESAREAN	CESAREAN

CONCENTRATION GAME
&
FISHBOWL GAME

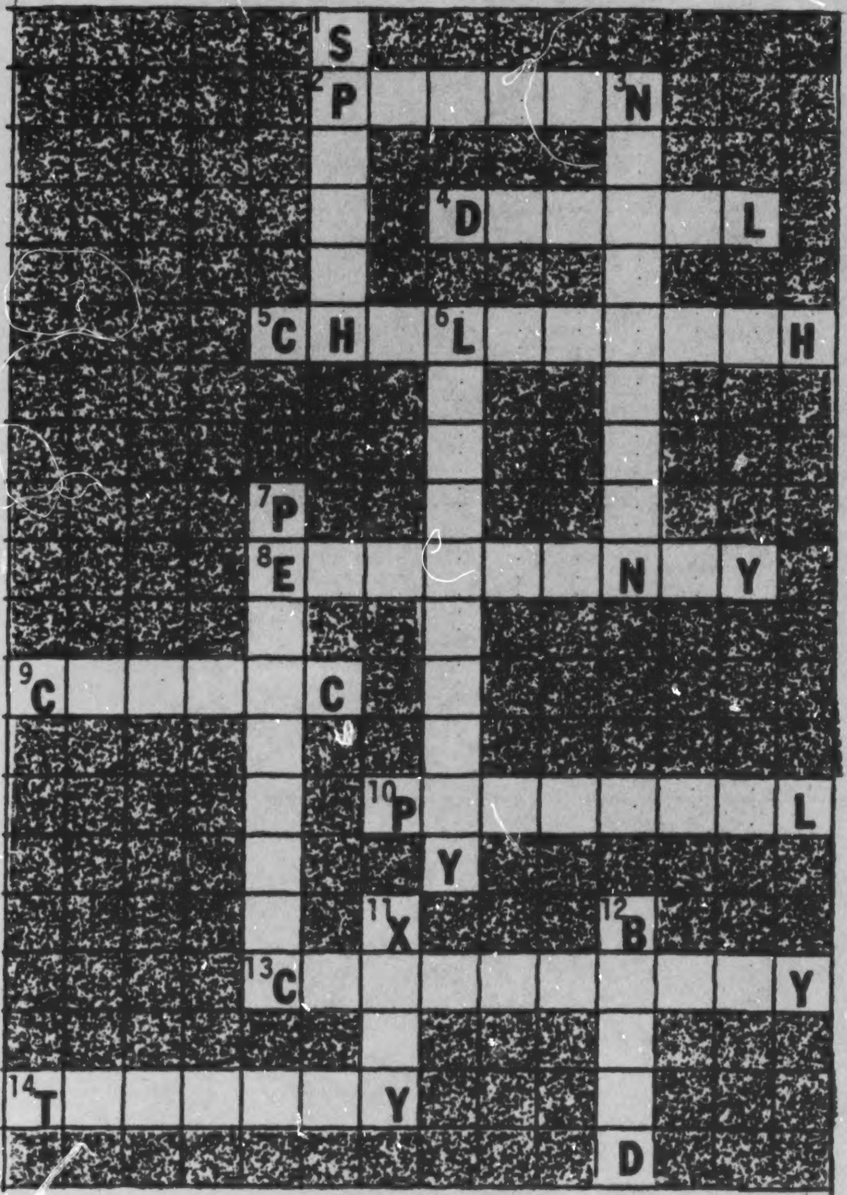
DIAGNOSTIC	DIAGNOSTIC
NUTRITION	NUTRITION
THERAPY	THERAPY
POISON	POISON
PEDIATRIC	PEDIATRIC
NATAL	NATAL

CONCENTRATION GAME
&
FISHBOWL GAME

SEXUAL	SEXUAL
SPEECH	SPEECH
ABUSE	ABUSE

VC13
Classroom Activity D

LOCAL HOSPITALS PUZZLE


1 S
2 P
3 N
4 D
L
5 C
H
6 L
H
7 P
8 E
N
Y
9 C
C
10 P
L
Y
11 X
12 B
13 C
Y
14 T
Y
D

DOWN		ACROSS	
1.	talking	2.	will kill you
3.	good food	4.	about teeth
6.	where medical tests are done	5.	having a baby
7.	about children	8.	need help very fast
11.	picture of the inside of the body	9.	where doctors take care of the public
12.	what carries oxygen and food to the body	10.	before birth
		13.	about the heart
		14.	relearning to do something

TEACHER PREPARATION C: Copy the list of Post Office Words for each student's use in *Classroom Activity* A.

TEACHER PREPARATION D: Make a transparency of the Word Wheel. Class will find the words together in *Classroom Activity* A.

TEACHER PREPARATION F: Read the following Postal Situations. Class will decide in *Classroom Activity D* whether to use registered, insured, certified mail, special delivery, or money orders.

POSTAL SITUATIONS

Words: registered, insured, certified mail, special delivery, money orders

1. You're sending away for a car vacuum cleaner that you saw in a TV ad. The cleaner costs $14.95, and you don't want to send that much cash through the mail. (money order)
2. Your Aunt Helen died and left you $2,000. Her lawyer sent you a form to sign to claim the money. You want to make certain that the lawyer receives the form. (registered mail)
3. You want to buy a vacation cabin in another state. Your bid to buy it must be received by 12:00 noon on May 2. It is April 30. You want to be sure your bid gets there on time. (special delivery)
4. Your Timex watch broke. You want to send it for repair, but you want to make sure that if the post office loses it or damages it, you will have enough money to get another watch. (insured mail)

VC14
Classroom Activity A

POST OFFICE WORDS

- MONEY ORDER
- STAMPS
- PACKAGE
- CANCEL
- ENVELOPE
- REGISTERED MAIL
- CERTIFIED MAIL
- POSTAGE DUE
- INSURED MAIL
- ADDRESS
- PAY TO
- STREET
- USE FOR
- CITY
- STATE
- ZIP CODE
- P.O. BOX
- ROUTE
- R.D.
- SPECIAL DELIVERY

VC14
Classroom Activity A

WORD WHEEL

zipcodestatestreetinsuredmailcertifiedmailcancelstampsmoneyorderregisteredmailaddresscityuseforroutepaytopostagedueenvelopepackagespecialdelivery

⇐ start here

TEACHER PREPARATION D: Use the Four Problem Situations as the *Demonstration of Competence.* It may be read by the teacher or student.

FOUR PROBLEM SITUATIONS

1. You saw an ad in the paper for an apartment. You called the landlord who seemed eager to rent. You saw the apartment. Now the landlord won't rent to you. You are a divorced man (or woman) with two children.

2. Your teen-age son is just impossible to deal with. He won't obey, he skips school, he talks back, and now you think he might be using drugs.

3. Your mother is 78 years old. She has been living with you, but her health is failing. She needs to have help while you are at work.

4. You work as a receptionist at a doctor's office. You have worked there for five years. Now you are pregnant. You have been fired. (For a man, change pregnant to gained twenty pounds.)

TEACHER PREPARATION B: Make a transparency of the Day Care Center Graph. Students will fill in the graph in *Classroom Activity* B.

VC16
Classroom Activity B

DAY CARE CENTER GRAPH

CENTER NAME	LOCATION	HOURS OPEN	MEALS OFFERED	FEES	SPECIAL PROGRAMS	CREDENTIALS

TEACHER PREPARATION B: Copy the set of Recreational Idea Cards for use with the class in *Classroom Activities* A & B. Cut the extra cards for the class to fill in during discussion.

TEACHER PREPARATION B: The Lists of Recreational Ideas are to be copied and cut. Each student is given one list for use in the Trade Game in *Classroom Activity* B.

RECREATIONAL IDEA CARDS

TENNIS

BOWLING

PICNICS

HIKING

ATTENDING A PLAY

CHESS

SEEING A MOVIE

BICYCLING

PLAYING BASEBALL

WATCHING BASEBALL

RECREATIONAL IDEA CARDS

JOGGING

GOING TO A MUSEUM

GOING TO A CONCERT

WATCHING FOOTBALL

PLAYING BASKETBALL

WATCHING BASKETBALL

GOLF

SWIMMING

RACQUETBALL

EXERCISE CLASS

RECREATIONAL IDEA CARDS

DANCING

BINGO

WALKING

VOLLEYBALL

GOING TO AN AMUSEMENT PARK

CARD GAMES

PLAYING MUSICAL INSTRUMENT

TOUCH FOOTBALL

FITNESS TRAIL

WATCHING GYMNASTICS

RECREATIONAL IDEA CARDS

GOING SHOPPING

PUTTING MODELS TOGETHER

ROLLER SKATING

BASKETBALL

VC17
Classroom Activity B

Lists of Recreational Ideas

#1

- TENNIS
- SEEING A MOVIE
- WATCHING FOOTBALL
- EXERCISE CLASS
- VOLLEYBALL

#2

- BOWLING
- BICYCLING
- BASKETBALL
- DANCING
- FITNESS TRAIL

#3

- PICNICS
- PLAYING BASEBALL
- WATCHING BASKETBALL
- CARD GAMES
- GOING TO AN AMUSEMENT PARK

#4

- HIKING
- WATCHING BASEBALL
- PLAYING BASKETBALL
- BINGO
- WATCHING GYNMASTICS

#5

- JOGGING
- GOLF
- GOING SHOPPING
- PLAYING MUSICAL INSTRUMENT

#6

- ATTENDING A PLAY
- GOING TO A MUSEUM
- SWIMMING
- WALKING
- PUTTING MODELS TOGETHER

#7

- CHESS
- GOING TO A CONCERT
- RACQUETBALL
- TOUCH FOOTBALL
- ROLLER SKATING

TEACHER PREPARATION B: The following list of Library Services for Non-Readers should be used as a beginning point in checking to see what services your local library offers.

LIBRARY SERVICES FOR NON-READERS

- Cassette tapes
- Movies to borrow
- Photocopy service
- Programs
- Movies to see
- Records to listen to
- Adult education classes
- Filmstrips
- Records to borrow
- Art borrowing services
- Reference service
- Story hours for children
- Art and craft displays

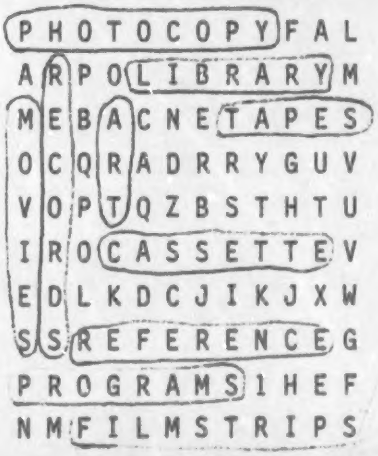
TEACHER PREPARATION D: Use the Picture Cards in *Classroom Activity C* to make sure students understand what library services are.

ANSWERS D: Picture Cards

1. person watching movie
2. person listening to record
3. person listening to cassette
4. person asking question at reference desk
5. person looking at small art gallery display
6. person attending class or lecture or program
7. person having photocopy work done

TEACHER PREPARATION E: Make copies of the Find-a-Word Puzzle for students to do in *Classroom Activity D*.

ANSWERS E: Find-a-Word Puzzle



P	H	O	T	O	C	O	P	Y	F	A	L
A	R	P	O	L	I	B	R	A	R	Y	M
M	E	B	A	C	N	E	T	A	P	E	S
O	C	Q	R	A	D	R	R	Y	G	U	V
V	O	P	T	Q	Z	B	S	T	H	T	U
I	R	O	C	A	S	S	E	T	T	E	V
E	D	L	K	D	C	J	I	K	J	X	W
S	S	R	E	F	E	R	E	N	C	E	G
P	R	O	G	R	A	M	S	I	H	E	F
N	M	F	I	L	M	S	T	R	I	P	S

VC19
Classroom Activity D

FIND-A-WORD PUZZLE

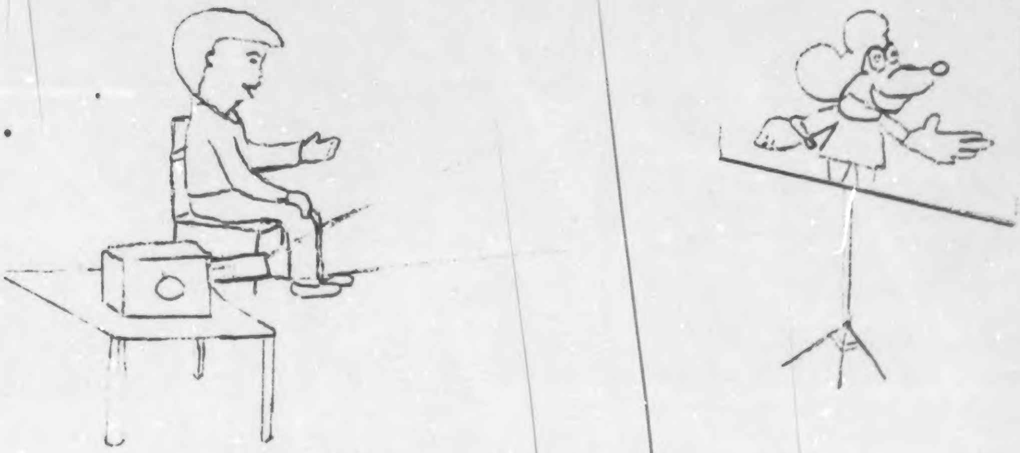
Find these words in the puzzle:

- cassette
- tapes
- filmstrips
- library
- movies
- records
- photocopy
- art
- programs
- reference

P	H	O	T	O	C	O	P	Y	F	A	L
A	R	P	O	L	I	B	R	A	R	Y	M
M	E	B	A	C	N	E	T	A	P	E	S
O	C	Q	R	A	D	R	R	Y	G	U	V
V	O	P	T	Q	Z	B	S	T	H	T	U
I	R	O	C	A	S	S	E	T	T	E	V
E	D	L	K	D	C	J	I	K	J	X	W
S	S	R	E	F	E	R	E	N	C	E	G
P	R	O	G	R	A	M	S	I	H	E	F
N	M	F	I	L	M	S	T	R	I	P	S

VC19
Classroom Activity C

1.



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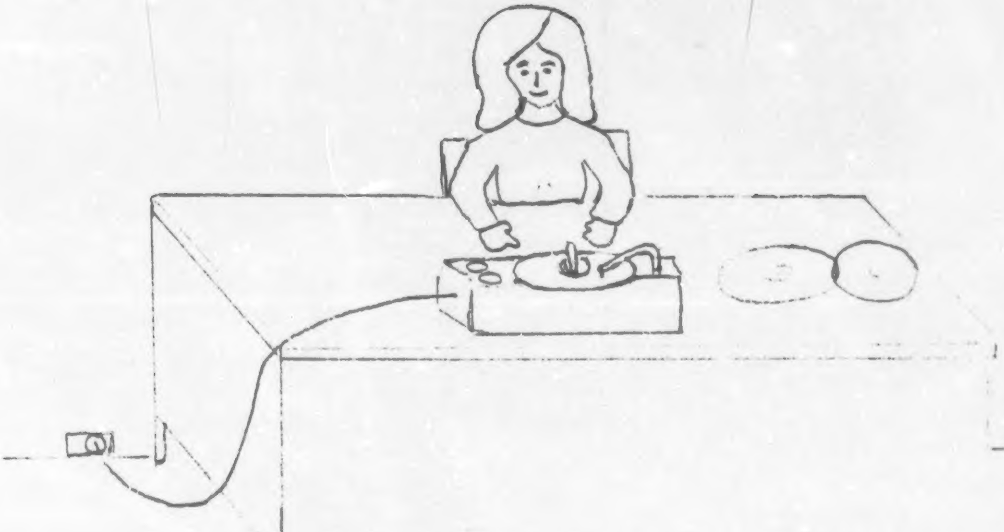

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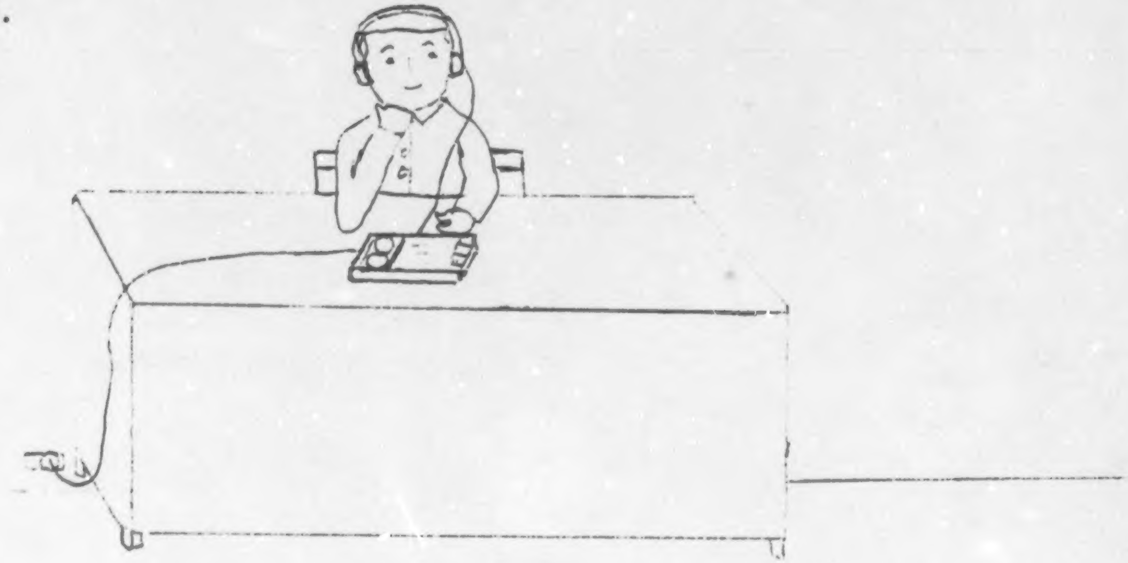
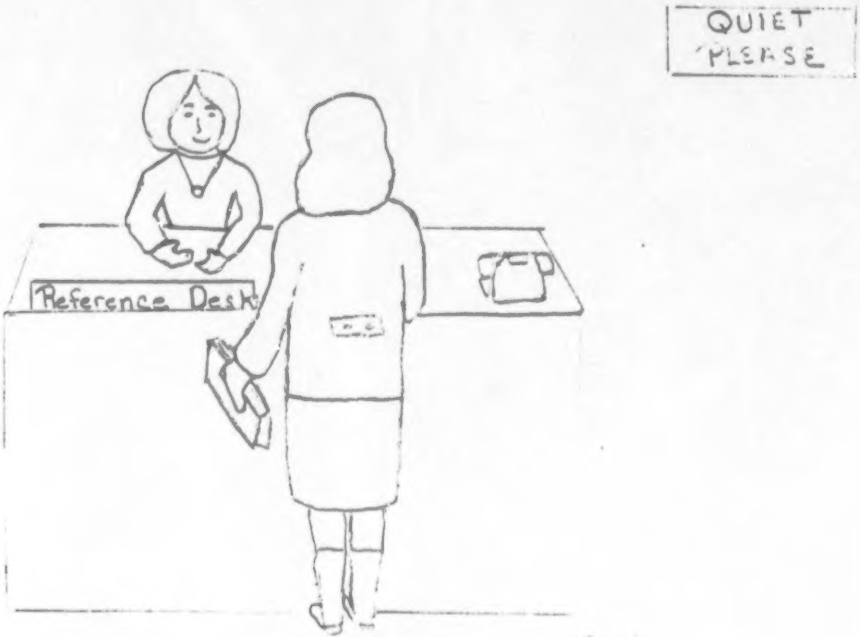
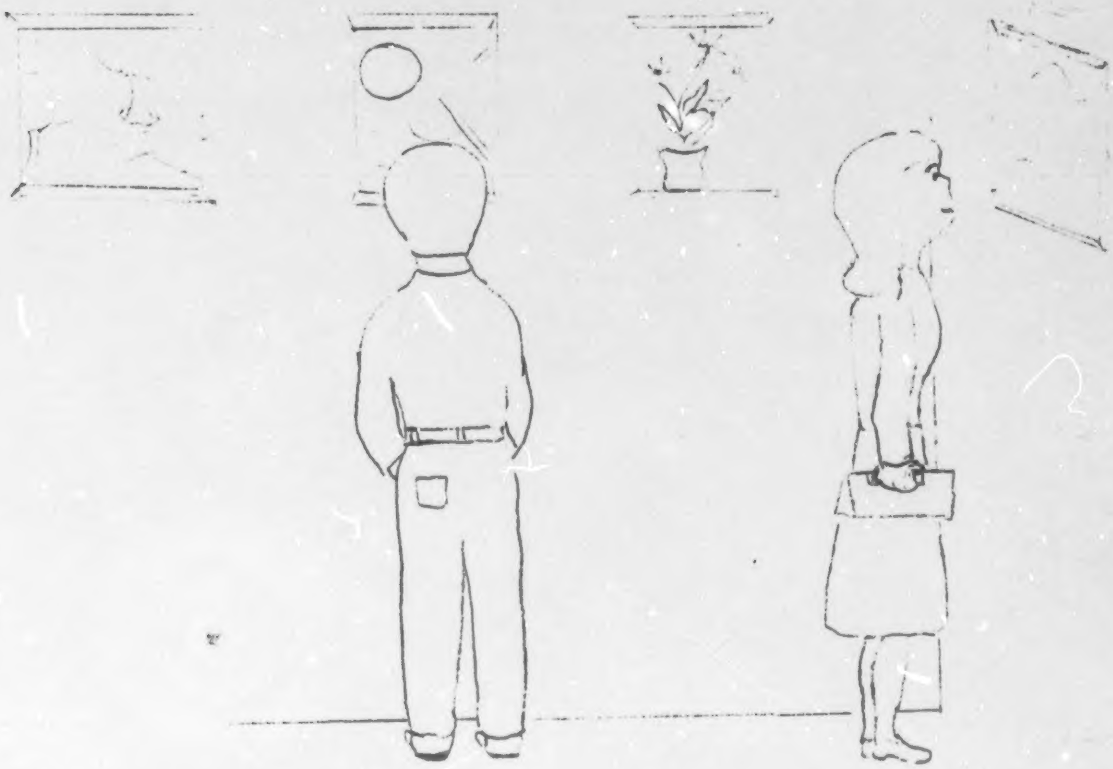


4.


QUIET
PLEASE
Reference Desk

5.



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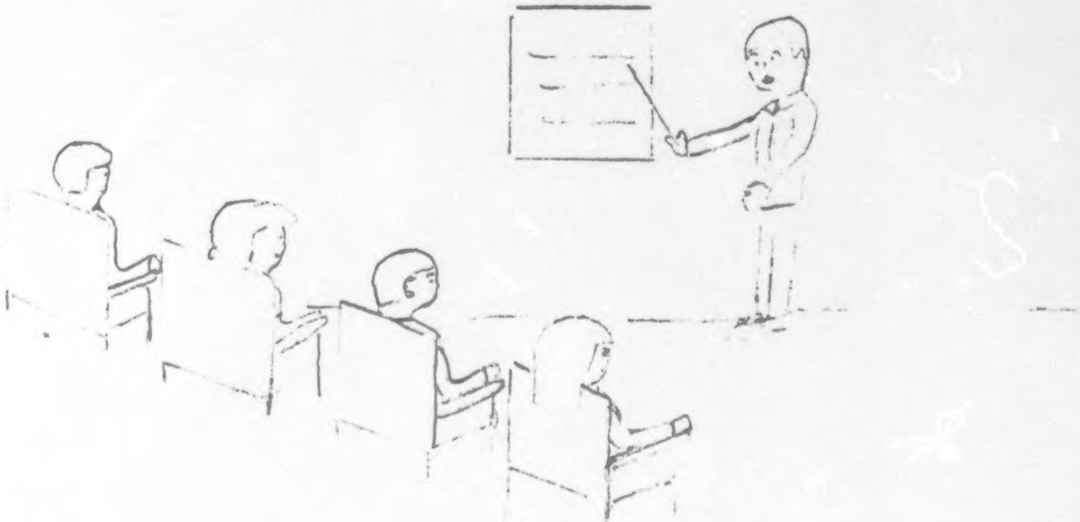

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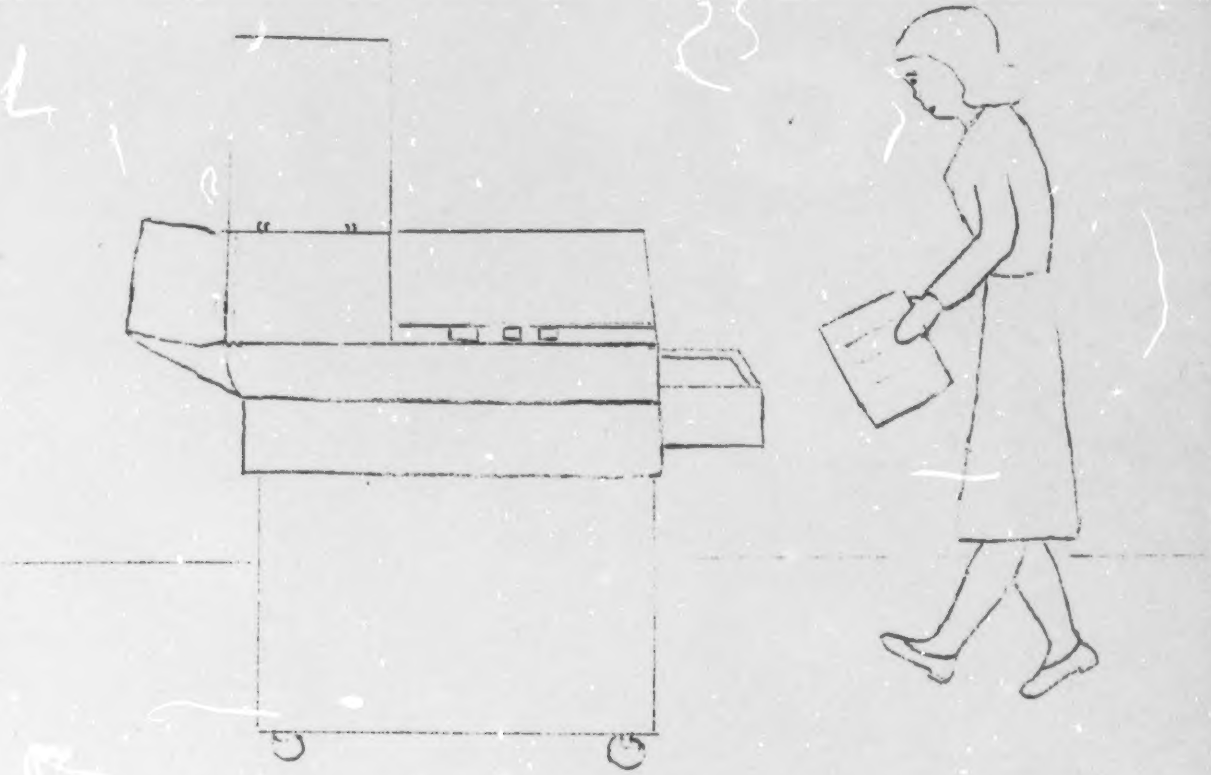


TEACHER PREPARATION B:	Make a copy of the Hunting and Fishing License Applications for each student to fill out as the *Demonstration of Competence*.
TEACHER PREPARATION D:	Make four copies of the Go Fish Cards, cut up, and use to play Go Fish Game in *Classroom Activity* C.

VC20
Classroom Activity C

GO FISH GAME

DATE	APPLICATION	FISHING
LICENSE	FISH	COMMISSION
NAME	STREET	SIGNATURE
CITY	MUZZLE LOADING	REFUNDABLE
STATE	BIRTHDATE	HEIGHT
WEIGHT	AGE	SEX

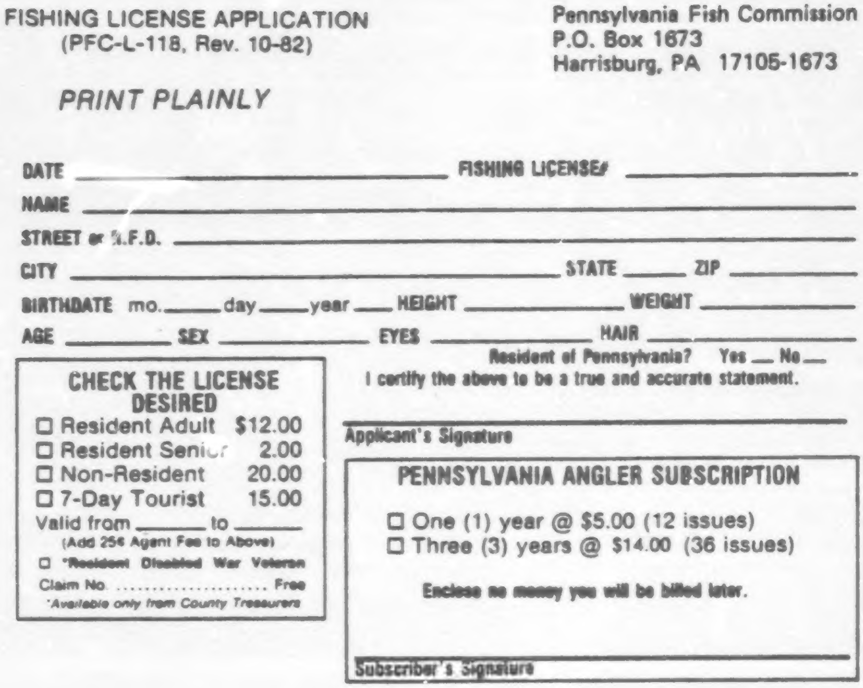
VC20
Classroom Activity C

GO FISH GAME

EYES	HUNTING	ARCHERY
HAIR	AFFIDAVIT	RESIDENT
DESIRED	NON-RESIDENT	ADULT
SENIOR	TOURIST	APPLICANT
JUNIOR	LEGAL RESIDENCE	CORRECTNESS

VC20
Demonstration of Competence

FISHING LICENSE APPLICATION



FISHING LICENSE APPLICATION
(PFC-L-118, Rev. 10-82)

Pennsylvania Fish Commission
P.O. Box 1673
Harrisburg, PA 17105-1673

PRINT PLAINLY

DATE ______________________ **FISHING LICENSE#** ______________

NAME ____

STREET or R.F.D. ____

CITY ______________________________ **STATE** _____ **ZIP** __________

BIRTHDATE mo._____ day_____ year____ **HEIGHT** ____________ **WEIGHT** ____________

AGE _________ **SEX** ___________ **EYES** ___________ **HAIR** ___________

Resident of Pennsylvania? Yes __ No __

I certify the above to be a true and accurate statement.

____
Applicant's Signature

CHECK THE LICENSE DESIRED

☐ Resident Adult	$12.00
☐ Resident Senior	2.00
☐ Non-Resident	20.00
☐ 7-Day Tourist	15.00

Valid from _______ to _______
(Add 25¢ Agent Fee to Above)
☐ ***Resident Disabled War Veteran**
Claim No. .... Free
**Available only from County Treasurers*

PENNSYLVANIA ANGLER SUBSCRIPTION

☐ One (1) year @ $5.00 (12 issues)
☐ Three (3) years @ $14.00 (36 issues)

Enclose no money you will be billed later.

____
Subscriber's Signature

VC20
Demonstration of Competence

HUNTING LICENSE APPLICATION

PGC-L-522 REV 3 82

COMMONWEALTH OF PENNSYLVANIA
HUNTING LICENSE APPLICATION

(Certified Check or Money Order
Required for Mail Orders)

Check Type(s) Desired In Block After Fee	**Price includes Agents Fee**		**Agent Write in Total Cost of License Sold**
Resident Adult 17-64 yrs of age)	$ 8.25	☐	
Resident Junior (12-16 yrs of age)	$ 5.25	☐	
Resident Senior (65 years and older)	$ 5.25	☐	
Non-Resident (Hunting Only)	$60.50	☐	
Muzzle Loading	$ 3.25	☐	
Archery	$ 2.20	☐	
# 3-Day Reg. Shoot. Grounds Valid from ____ to ____ only on Reg. Shoot Grd	$ 3.15	☐	
*Resident Disabled War Veterans Claim No.	Free	☐	
ALL MAIL ORDERS — Add $.35 POSTAGE			
TOTAL			

*Available only from County Treasurers

#Available from some regullted Shooting Grounds, Field Division offices and by mail only from Game Commision License Section

PRINT PLAINLY

Name ____
(First) (Middle Initial) (Last) (Occupation)

Legal Residence ____
(Street or R F D)

City ______________________ State ______________________
(Zip Code)

____
(County of Residence)

Age ________ Color Hair ________ Color Eyes ________ Weight ________ Height ________

Date of Birth ______________________ Sex ☐ Male ☐ Female

Place of Birth ____
(Post Office) (State) (Nation) Resident of Pennsylvania since

I present the following as evidence that I have completed the required hunter education course or have held a hunting license in a prior year

Hunter Education Training Certificate ______________________
Date

A hunting license from a prior year ______________________
State Year License #

I am unable to produce a prior hunting license but certify below that I did hold a hunting license issued by ______________________ in a prior year
(State, Province, etc.)

AFFIDAVIT OF CORRECTNESS

I certify that all of the above information and documents presented are true and correct and that my hunting privileges are not revoked for this license year

____
(Signature of Applicant plus parent or guardian for persons under age 16) (Date)

I hereby certify that applicant has properly identified himself herself and in my opinion is entitled to license(s) listed

____
(License No.) (Archery Loc. No.) (Muzzle Loading Lic. No.) (Signature of Issuing Agent)

Agents Not Responsible for Licenses lost by Mailing

Mail Application and correct amount of fee (Include $.35 postage) to the **PENNSYLVANIA GAME COMMISSION, LICENSE SECTION, HARRISBURG, PA. 17120.** ***(DO NOT SEND STAMPS).*** All applicants must present proof of Hunter Safety Training or prior hunting license (Preferably a photostatic copy). 3-day Regulated Shooting Grounds Licenses are not valid for any general small or big game hunting. Mail orders for Resident Hunting Licenses must include positive proof of residency in this Commonwealth.

LICENSE FEES ARE NOT REFUNDABLE

BEST COPY AVAILABLE